

## SEARCH REQUEST FORM

Scientific and Technical Information Center

705/40

Requester's Full Name: Dick Fultz Examiner #: 78528 Date: 9/8/03  
 Art Unit: 3628 Phone Number 305-5416 Serial Number: 09/509 637  
 Mail Box and Bldg/Room Location: 7C20 Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: Communication system & a method therefor

Inventors (please provide full names):

Karen Ahola

Earliest Priority Filing Date: 10/3/57

\*For Sequence Searches Only\* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

This invention is about a way to deposit money into a reserve account and then download those funds into a telephone user account, by means of a "pulse" account. The pulses are measured amounts of money - each ~~of~~ pulse may be 10¢ worth of credit. All requires security. (no abstract). See claims 1, 2, 9, 13 & 14 & 15 for more details. Ignore the 2nd user account and just assume they are using the original deposit as the user fund.

## STAFF USE ONLY

Searcher: Boyle Akinola

Searcher Phone #: 308 6132

Searcher Location: 810 3609

Date Searcher Picked Up: 7-9-03

Date Completed: 9-10-03

Searcher Prep & Review Time: 12 min

Clerical Prep Time:

Online Time: 12 min

## Type of Search

## Vendors and cost where applicable

NA Sequence (#)  STN

AA Sequence (#)  Dialog \$165.25

Structure (#)  Questel/Orbit

Bibliographic  Dr. Link

Litigation  Lexis/Nexis

Fulltext  Sequence Systems

Patent Family  WWW/Internet

Other  Other (specify)

EAST - [095292S2.wsp:1]

File View Edit Tools Window Help

Drafts Pending Active

- L2: (1053) 705/40
- L3: (1053) 705/40

Failed

- L1: (4963983) reference case from EIC also same as prior case

Saved Favorites Tagged (0) UDC Queue Trash

Search List Browse Queue

DBs USPA Plurals

Default operator:  Highlight all hit terms initially

705/40

U	1	Document ID	Issue Dat	Pages	Title	Current OR	Current XR	Retrieval	Inventor	S	C	P	3
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BRD 1... B.R.P... Image Text HTML

Details HTML

Ready

NUM



# STIC Search Report

## EIC 3600

STIC Database Tracking Number: 103329

**TO: Richard Fults**  
**Location: CPK5 7C20**  
**Art Unit : 3628**  
**Wednesday, September 10, 2003**

**Case Serial Number: 09509637**

**From: Bode Akintola**  
**Location: EIC 3600**  
**PK5-Suite 804, 8A01**  
**Phone: 308-6150**

**Olabode.akintola@uspto.gov**

### Search Notes

Examiner Dick,

Please find attached your search results.

Please let me know if you like for me to try a refocused search with a different strategy or additional terms.

Please take a few minutes to fill the attached Colored feedback form to the EIC.

Thanks,

Bode



Set        Items        Description  
 S1        12        AU=(AHOLA K? OR AHOLA, K?)  
 S2        6628        PREPAY? OR (ADVANCE OR PRE OR BEFORE)(2N) (PAY? OR PAID) OR  
 PREPAID?  
 S3        1074795        COMMUNICATION? OR TELECOMMUNICATION? OR TELEPHONE? OR PHON-  
 E?  
 S4        647506        ACCOUNT? ?  
 S5        32995        (TRANSFER? OR LOAD? OR DOWNLOAD? OR TRANSMI? OR MOVE? OR C-  
 HARG? OR RECHARG? OR REPLENISH?)(3N) (MONEY OR AMOUNT? OR FUND?  
 OR VALUE?)  
 S6        837        S4(5N)S5  
 S7        8        S6 AND S2  
 S8        102        S6(15N)S3  
 S9        108        S8 OR S7  
 S10        56        S9 NOT PY>1997  
 S11        53        S10 NOT PD=19971003:20001003  
 S12        53        RD (unique items)  
 ? show file  
 File 2:INSPEC 1969-2003/Aug W5  
 (c) 2003 Institution of Electrical Engineers  
 File 35:Dissertation Abs Online 1861-2003/Aug  
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12/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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6219491 INSPEC Abstract Number: A1999-10-2841-015, C1999-05-7470-016

Title: Practical parallelization strategies of a thermohydraulic code

Author(s): Alvarez, J.M.; Diaz, M.; Llopis, L.; Pastrana, J.L.; Rus, F.;

Soler, E.; Troya, J.M.

Author Affiliation: Malaga Univ., Spain

Conference Title: Supercomputation in Nonlinear and Disordered Systems.

Algorithms, Applications and Architectures p.254-7

Editor(s): Vazquez, L.; Tirado, F.; Martin, I.

Publisher: World Scientific, Singapore

Publication Date: 1997 Country of Publication: Singapore xvii+400 pp.

ISBN: 981 02 3030 3 Material Identity Number: XX-1997-00591

Conference Title: Proceedings of Supercomputation in Nonlinear and

Disordered Systems: Algorithms, Applications and Architectures

Conference Date: 23-28 Sept. 1996 Conference Location: Madrid, Spain

Language: English Document Type: Conference Paper (PA)

Treatment: Applications (A); Practical (P)

Abstract: The simulation of physical phenomena with computing codes is widely extended. Some of them are old, and, as in the case of thermohydraulic codes, complex and large. In this paper, we comment our experiences implementing a parallel version of the TECNATOM TRAC-PWR code, which is used as a nuclear power plant simulator for operator training. The first version of the TRAC code was developed in 1977 and has been modified many times so far. The parallelization has been achieved on a cluster of workstations and PVM has been used as a message-passing system. We have tried to exploit task parallelism by decomposing the plant into different subsystems as independent as possible, so that each process solves the components of one subsystem. The division into subsystems has been achieved taking into account the amount of communication, load balancing and synchronisation overhead. (5 Refs)

Subfile: A C

Descriptors: computer based training; digital simulation; nuclear engineering computing

Identifiers: parallelization strategies; thermohydraulic code; physical phenomena simulation; TECNATOM TRAC-PWR code; nuclear power plant simulator ; cluster of workstations; message-passing system; task parallelism; load balancing; synchronisation overhead; communication

Class Codes: A2841C (Computing for fission reactor theory and design); C7470 (Nuclear engineering computing); C6185 (Simulation techniques);

C7810C (Computer-aided instruction).

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12/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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5442794 INSPEC Abstract Number: B9701-6120B-051, C9701-6130S-040

Title: TeleSeC: a solution to implementing digital signature in

EDI/EDIFACT

Author(s): Fjelbye, P.

Author Affiliation: Danish Payment Syst. Ltd., Ballerup, Denmark

Conference Title: Information Security - the Next Decade. Proceedings of the IFIP TC11 Eleventh International Conference on Information Security, IFIP/Sec '95 p.409-20

Editor(s): Eloff, J.H.P.; Von Solms, S.H.

Publisher: Chapman & Hall, London, UK

Publication Date: 1995 Country of Publication: UK viii+623 pp.

Page 1 of 1

ISBN: 0 412 64020 1 Material Identity Number: XX96-00680  
Conference Title: Proceedings of Information Security - the Next Decade  
Conference Date: May 1995 Conference Location: Cape Town, South Africa  
Language: English Document Type: Conference Paper (PA)  
Treatment: Applications (A); Practical (P)  
Abstract: This paper describes a practical and operational implementation of a digital signature scheme in a business application (office banking application). The implementation is called TeleSeC. In Denmark all banks and savings banks will use TeleSeC together with their office banking products allowing commercial clients to **transfer funds** between various **accounts**. It is anticipated that in the near future TeleSeC will establish the security standard for **communication** between clients and the financial infrastructure in Denmark. This paper focuses on the protocols for administration of keys and certificates in TeleSeC. (6 Refs)  
Subfile: B C  
Descriptors: bank data processing; business data processing; certification; code standards; EFTS; protocols; public key cryptography  
Identifiers: TeleSeC; digital signature; EDI/EDIFACT; business application; office banking application; Denmark; funds transfer; security standard; protocols; key administration; certificates; DES  
Class Codes: B6120B (Codes); B6150M (Protocols); C6130S (Data security); C6130E (Data interchange); C7120 (Financial computing); C5640 (Protocols)  
Copyright 1996, IEE

12/5/3 (Item 3 from file: 2)  
DIALOG(R) File 2:INSPEC  
(c) 2003 Institution of Electrical Engineers. All rts. reserv.  
03444865 INSPEC Abstract Number: B89057125, C89058533  
Title: Functional structure, communications structure, and means of communication in automation and automatic control systems  
Author(s): Steusloff, H.  
Author Affiliation: Fraunhofer Inst. fur Inf. und Datenverarbeitung, Karlsruhe, West Germany  
Journal: Automatisierungstechnische Praxis vol.31, no.5 p.209-17  
Publication Date: May 1989 Country of Publication: West Germany  
CODEN: ARTPER ISSN: 0178-2320  
Language: German Document Type: Journal Paper (JP)  
Treatment: Practical (P)  
Abstract: The problems of automation and automatic control in industry have been solved for the most part by devising more or less ad hoc systems which, although they deal satisfactorily with the disposition of materials and energy, do not in general adequately take **account** of the need simultaneously to **transfer** large **amounts** of information. The article examines functional structures and the flow of information in production, and **communication** between levels of control, considering the relevant standards and going on to deal critically and in more detail with MAP and TOP. It summarises work now in progress designed to eliminate the deficiencies in the currently available systems by up-grading the MAP specification and introducing standardised conformity testing. (13 Refs)  
Subfile: B C  
Descriptors: industrial computer control; local area networks; protocols; standards  
Identifiers: industrial LAN; information flow; communications structure; automatic control systems; functional structures; standards; MAP; TOP  
Class Codes: B6210L (Computer communications); B6150 (Communication switching theory); C7420 (Control engineering); C5620L (Local area networks); C3350 (Industrial production systems)

12/5/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

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02935889 INSPEC Abstract Number: C87049035

**Title: EFT POS Today**

Author(s): Shirakawa, A.

Author Affiliation: OMRON Tateisi Electron. Co., Tokyo, Japan

Journal: AEU no.132 p.84-9

Publication Date: 1987 Country of Publication: Japan

CODEN: AEUNAX ISSN: 0385-0447

Language: English Document Type: Journal Paper (JP)

Treatment: Applications (A)

Abstract: Payment by card at the point of sale is becoming more and more popular all over the world. Today, cards are used in three kinds of payment methods: (1) post payment method by a credit card; (2) spot-paid method-a debit card (or cash card) is used for instantaneous **transfer** of funds from the consumer's **account** to the retailer's account; and (3) **prepaid** method. The typical examples of this latter method in Japan are used Telephone Card used for public telephones and the Orange Card used for purchasing train tickets from ticket vending machines. Any of these methods requires a good system, composed of a terminal at the point of sale, a communications network/and a host computer. Such systems combine to form the electronic funds transfer at the point of sale in short, the EFT POS.

(0 Refs)

Subfile: C

Descriptors: EFTS; point of sale systems

Identifiers: post payment method; credit card; spot-paid method; debit card; cash card; **prepaid** method; Japan; Telephone Card; public telephones ; Orange Card; ticket vending machines; communications network; host computer; EFT POS

Class Codes: C7120 (Finance)

12/5/5 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

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02792198 INSPEC Abstract Number: D87000319

**Title: The evolution of telephone banking**

Author(s): Groh, K.K.

Journal: Magazine of Bank Administration vol.62, no.9 p.14-16

Publication Date: Sept. 1986 Country of Publication: USA

CODEN: MBAAA5 ISSN: 0024-9823

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G); Practical (P)

Abstract: Following a resurgence of interest, **telephone** banking provides customers with access to **laccount** information and the ability to **transfer** **funds** from **account** to **account**. With the success and acceptance of convenience banking through 24-hour ATMs, the next logical step is to provide convenient, low cost banking at home. Norwest Telephone Banking, for example, allows the bank's retail customers to make account inquiries and transfers. Rainier National Bank's Telephone Transfer Service is available 24 hours a day, seven days a week for access to deposit accounts as well as personal lines of credit. (0 Refs)

Subfile: D

Descriptors: banking

Identifiers: telephone banking; account information; transfer funds; banking at home

Class Codes: D2050E (Banking)

**12/5/6 (Item 6 from file: 2)**

DIALOG(R) File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

02107096 INSPEC Abstract Number: C83035435, D83000613

**Title: Security and liability of EFT systems**

Author(s): Suess, D.

Author Affiliation: St. Joseph's Hospital & Medical Center, Phoenix, AZ,  
USA

Journal: Information Age vol.5, no.3 p.149-53

Publication Date: July 1983 Country of Publication: UK

CODEN: IAGEDX ISSN: 0261-4103

U.S. Copyright Clearance Center Code: 0261-4103/83/030149-05\$03.00

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G); Practical (P)

Abstract: Electronic funds transfer, a method of **transferring funds** from one **account** to another using computers and **telecommunications**, is the latest addition to the list of electronic banking services offered. While this system has improved the overall operations of the bank, it has also presented security problems, not only at the customer/user level and the internal bank level, but also at the national and international level. Methods of security currently include customer identification, ATM security and central computer access control. (12 Refs)

Subfile: C D

Descriptors: bank data processing; EFTS; security of data

Identifiers: electronic funds transfer; computer security; national security; liability; EFT systems; banking; customer identification; ATM; computer access

Class Codes: C0310D (Installation management); C7120 (Finance); D2050E (Banking)

**12/5/7 (Item 7 from file: 2)**

DIALOG(R) File 2:INSPEC

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00755344 INSPEC Abstract Number: B75016552

**Title: Determination of the computed allowances on telephone loading**

Author(s): Bavrin, I.A.; Bolotin, V.A.; Sorokov, V.A.

Journal: Elektrosvyaz vol.28, no.3 p.27-8

Publication Date: March 1974 Country of Publication: USSR

CODEN: EKVZAO ISSN: 0013-5771

Translated in: Telecommunications and Radio Engineering, Part 1 (Telecommunications) vol.28, no.3 p.24-5

Publication Date: March 1974 Country of Publication: USA

CODEN: TCREAG ISSN: 0040-2508

Language: English Document Type: Journal Paper (JP)

Treatment: Theoretical (T)

Abstract: In urban telephone networks the starting point for the calculation of the switching equipment for automatic telephone exchanges and the capacity of groups for interurban junction lines is the mean value of the loading arriving on a group of instruments or on a group of lines. It is known that in the calculation of the number of instruments or lines required for satisfactory servicing of the **telephone** loading, it is necessary to take into account not only the mean **value** of the **loading** in the busy hour, but also some of its oscillations on various days in the course of the year. In this paper a method is presented for determining a certain quantity Y by the statistical estimation of the 75% quantile on the

basis of the actual telephone loading. (2 Refs)

Subfile: B

Descriptors: telephone exchanges; telephone networks; traffic  
Identifiers: determination; computed allowances; telephone loading; urban  
telephone networks; statistical estimation

Class Codes: B6210D (Telephony); B6230D (Other telephone exchanges)

**12/5/8 (Item 1 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00465753 97IH07-014

**Guidelines for using electronic cash -- Electronic cash - what it is and  
how to use it**

Yakal, Kathy

Internet Shopper , July 1, 1997 , v1 n1 p106, 1 Page(s)

ISSN: 1092-034X

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

USING E-CASH column discusses the latest developments in the world of electronic currency. Says that electronic cash is available from two sources, DigiCash which stores electronic currency files on the user's hard drive, and CyberCash which stores the money in the bank's system. Adds that CyberCash offers a micropayment service that allows users to withdraw small amounts of funds that can be ``paid'' to Internet vendors in small increments (typically less than ten dollars). Also reports on Mondex, a ``smart card'' that has an imbedded microchip. Users are able to **transfer money** from a bank **account** into the card via specially adapted ATM's or **telephones** . Notes that Mondex will be used like a credit card by any Internet (or physical) retailer that accepts it. Adds that the card is designed to operate under any currency, and can store up to five of them at once. (phi)

Descriptors: Electronic Commerce; Web Sites; Consumer Information; Electronic Banking; Online Transaction Processing

**12/5/9 (Item 1 from file: 474)**

DIALOG(R)File 474:New York Times Abs

(c) 2003 The New York Times. All rts. reserv.

07017590 NYT Sequence Number: 060828950919

**TRYING TO AVOID BEING CAUGHT IN THE MIDDLE**

New York Times, Col. 2, Pg. 1, Sec. D

Tuesday September 19 1995

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

**ABSTRACT:**

Mutual fund companies that have grown steadily by carving out their own niches are now, increasingly, turning to mergers and acquisitions for growth, particularly to capitalize in rise of 401(k) programs; as investors continue to pour money into funds at record pace, gap is growing between full-service fund leaders and small, niche providers; in addition, customers, are demanding higher level of service from fund companies, like instant access to **account** balances and **phone transfers** between **funds** ; mutual **fund** firms are finding that by broadening their array of offerings they can lower expenses by spreading the cost; in some instances, mergers have resulted from fund company's desire to fill gap in its product

line quickly; at least dozen mutual fund companies, with more than \$250 billion in assets, have changed hands this year; graphs on mutual fund leaders (M)

SPECIAL FEATURES: Graph

DESCRIPTORS: STOCKS AND BONDS; PENSIONS AND RETIREMENT PLANS; MUTUAL FUNDS ; MERGERS, ACQUISITIONS AND DIVESTITURES

PERSONAL NAMES: WYATT, EDWARD

12/5/10 (Item 2 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2003 The New York Times. All rts. reserv.

04568062 NYT Sequence Number: 090762851019

CHASE COMPUTER RAIDED BY YOUTHS, OFFICIALS SAY

SANGER, DAVID E

New York Times, Col. 1, Pg. 33, Sec. 1

Saturday October 19 1985

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Federal Bureau of Investigation reports group of at least 23 teen-age computer users broke into Chase Manhattan Bank computer installation by **telephone** in July and August and 'significantly damaged' bank records; Chase officials insist no **money** was stolen or **transferred** out of customer **accounts** as result and no intrusions have recently been detected (M)

COMPANY NAMES: CHASE MANHATTAN BANK (NYC)

DESCRIPTORS: CHILDREN AND YOUTH; DATA PROCESSING; TELEPHONES

PERSONAL NAMES: SANGER, DAVID E

12/5/11 (Item 3 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2003 The New York Times. All rts. reserv.

00969481 NYT Sequence Number: 087317790103

(Western Union Corp announces agreement with Visa USA under which 54 million holders of Visa credit cards will be able to transfer up to \$300 anywhere in the contiguous 48 states by dialing a toll-free telephone number. New service is extension of that provided to the 47 million holders of Master Charge credit cards. Western Union is dominant concern in money orders, with \$54 million of such business in '78, up from \$48 million in '77 (S).)

JONES, BRENDAN

New York Times, Col. 1, Pg. 1, Sec. 4

Wednesday January 3 1979

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: WESTERN UNION CORP; VISA USA (CREDIT CARD CO)

DESCRIPTORS: ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); FINANCES;

MONEY ORDERS; TELEPHONES ; CREDIT CARDS AND ACCOUNTS ; CHARGE ACCOUNTS  
PERSONAL NAMES: JONES, BRENDAN

12/5/12 (Item 4 from file: 474)

DIALOG(R)File 474:New York Times Abs

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00886237 NYT Sequence Number: 071989780508

US moves toward ending prohibition on interest-bearing checking accounts.

Federal Reserve and Federal Deposit Insurance Corp (FDIC) have approved regulations that would allow commercial banks and most US savings banks to offer customers automatic transfer of funds to checking accounts from savings accounts to cover overdrafts. Other means of skirting 45-year-old prohibition include paying bills by telephone, transferring funds between accounts by telephone or with 'debit card,' issuing credit union share drafts and allowing checks to be drawn on money-market mutual funds. Some bankers believe savings associations' unhappiness with recent action by Federal Reserve and FDIC could revitalize stalled legislation on NOW accounts. NOW accounts are savings accounts against which check-like negotiable order of withdrawal can be written as easily as check. Photo illustration, list of ways to earn interest on checking or transaction balance account (M).)

MILLETTI, MARIO A

New York Times, Col. 2, Pg. 1, Sec. 4

Monday May 8 1978

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

DESCRIPTORS: BANKS AND BANKING; BONDS (GOVERNMENT); CASH MANAGEMENT FUNDS; CHECKS AND CHECKING ACCOUNTS; CREDIT CARDS AND ACCOUNTS; CREDIT UNIONS; CUSTOMER BANK COMMUNICATION TERMINALS; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); INTEREST (MONEY); LAW AND LEGISLATION (FEDERAL); MUTUAL FUNDS; NEGOTIATED ORDERS OF WITHDRAWAL (NOW ACCOUNTS); SAVINGS ACCOUNTS AND CERTIFICATES; SAVINGS AND LOAN ASSNS; SHARE DRAFT ACCOUNTS; TELEPHONES

PERSONAL NAMES: MILLETTI, MARIO A

12/5/13 (Item 5 from file: 474)

DIALOG(R) File 474:New York Times Abs

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00883131 NYT Sequence Number: 068883780522

(Increase in electronic funds transfer through customer-bank communications terminals is raising number of legal issues. Robert Dos Santos allegedly deposited \$300 at Citibank automated teller machine at Kennedy International Airport in Jan '78, but money was never credited to his checking account. Citibank recently agreed to credit money to Dos Santos's account, but missing money was not explained. NY State Atty Gen Louis Lefkowitz indicates bank deposits made through automated teller machines are credited to customer only after they are verified later by bank, regardless of machine-generated receipt. Citibank will modify its deposit envelopes to advise customers of this fact. Most common abuse of automated tellers appears to be unauthorized use of customer's bank-debit card. Resolution of such cases remains an undelineated area of law (S).)

BLUMENTHAL, RALPH

New York Times, Col. 1, Pg. 10, Sec. 4

Monday May 22 1978

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: CITIBANK (NYC)

DESCRIPTORS: BAN; BANKS AND BANKING; CHECKS AND CHECKING ACCOUNTS; CONSUMER PROTECTION; CREDIT CARDS AND ACCOUNTS; CUSTOMER BANK COMMUNICATION TERMINALS; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); FRAUDS AND SWINDLING; SAVINGS ACCOUNTS AND CERTIFICATES

PERSONAL NAMES: BLUMENTHAL, RALPH; DOS SANTOS, RALPH; LEFKOWITZ, LOUIS J

12/5/14 (Item 6 from file: 474)  
DIALOG(R) File 474: New York Times Abs  
(c) 2003 The New York Times. All rts. reserv.

00811181 NYT Sequence Number: 081959771029  
(Natl Comm on Electronic Funds Transfer urges changes in banking and consumer protection to prepare for nationwide EFT system. 398-page rept concludes that consumers and financial institutions would benefit from EFT. Proposes that state and Federally chartered institutions be allowed to offer debit services, withdrawals from accounts anywhere in US. Issues warning in case of deposit-taking services. Recommends that banks and other depository institutions be permitted to set up terminals within states and across state lines. Favors allowing Fed Reserve to continue operating its automated clearing houses. Adds that Fed Reserve should not get involved with point-of-sale switching facilities. Warns that current legal safeguards protecting privacy of financial transactions are not sufficient to deal with computer-based EFT system (S).)

MILLETTI, MARIO A  
New York Times, Col. 1, Pg. 29

Saturday October 29 1977

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English  
RECORD TYPE: Abstract

COMPANY NAMES: ELECTRONIC FUNDS TRANSFER, NATIONAL COMMISSION ON; FEDERAL RESERVE SYSTEM

DESCRIPTORS: BANKS AND BANKING; CONSUMER PROTECTION; CREDIT CARDS AND ACCOUNTS; CUSTOMER BANK COMMUNICATION TERMINALS; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); POINT OF SALE TERMINALS; PRIVACY, RIGHT OF; REFORM AND REORGANIZATION (INSTITUTIONAL); SAVINGS ACCOUNTS AND CERTIFICATES

PERSONAL NAMES: MILLETTI, MARIO A

12/5/15 (Item 7 from file: 474)  
DIALOG(R) File 474: New York Times Abs  
(c) 2003 The New York Times. All rts. reserv.

00689610 NYT Sequence Number: 050446760718

(Washington Mutual Savings Bank, largest mutual in Washington State, initiates system allowing customers to pay bills by phone using touch tone buttons to enter account number and other data. 1600 customers now pay \$2 monthly for privilege of using new system, called Passcard Plus account. Seattle First Natl Bank introduced similar program in '73 without success. Photos of computer and telephone (M).)

KING, HARRIET  
New York Times, Col. 4, Pg. 1, Sec. 3

Sunday July 18 1976

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English  
RECORD TYPE: Abstract

SPECIAL FEATURES: Photo

COMPANY NAMES: FIRST NATIONAL BANK (SEATTLE, WASH); WASHINGTON MUTUAL SAVINGS BANK (SEATTLE, WASH)

DESCRIPTORS: BANKS AND BANKING; CONSUMER CREDIT; CREDIT CARDS AND ACCOUNTS; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); SAVINGS BANKS (MUTUAL); TELEPHONES

PERSONAL NAMES: KING, HARRIET

GEOGRAPHIC NAMES: WASHINGTON (STATE)

12/5/16 (Item 1 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2003 The New York Times. All rts. reserv.

01169059 NYT Sequence Number: 006921821126  
**Federal Reserve Board rules that banks and savings and loan associations offering unlimited telephone transfers from money -market deposit accounts must maintain reserves equal to 12% of deposits in accounts (M).)**

Wall Street Journal, Col. 3, Pg. 2

Friday November 26 1982

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English  
RECORD TYPE: Abstract

COMPANY NAMES: FEDERAL RESERVE SYSTEM  
DESCRIPTORS: BANK RESERVES; SAVINGS AND LOAN ASSNS; CASH MANAGEMENT FUNDS; BANKS AND BANKING

12/5/17 (Item 2 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2003 The New York Times. All rts. reserv.

01151628 NYT Sequence Number: 002356810224  
**(Chemical Bank (NYC), which was actually first NY bank to install automatic teller machines, has now increased its share of checking account market by offering customers personal service. Notes teller machines are effective only in high-volume locations, such as Manhattan. Chemical's strategy and its ad campaign depicting bank as part of community cited. Photo of ad (M).)**

SALAMON, JULIE

Wall Street Journal, Col. 3, Pg. 29

Tuesday February 24 1981

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English  
RECORD TYPE: Abstract

SPECIAL FEATURES: Photo

COMPANY NAMES: CHEMICAL BANK (NYC)  
DESCRIPTORS: BANKS AND BANKING; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); CHECKS AND CHECKING ACCOUNTS; CUSTOMER BANK COMMUNICATION; ADVERTISING; MARKETING AND MERCHANDISING

PERSONAL NAMES: SALAMON, JULIE

GEOGRAPHIC NAMES: NEW YORK CITY; MANHATTAN (NYC)

12/5/18 (Item 3 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
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01117038 NYT Sequence Number: 016268780727  
**(Manufacturers Hanover Trust Co plans to introduce a service that would allow customers to pay bills by telephone early in '79 (S).)**

Wall Street Journal, Col. 1, Pg. 14

Thursday July 27 1978

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English  
RECORD TYPE: Abstract

COMPANY NAMES: MANUFACTURERS HANOVER TRUST CO (NYC)

DESCRIPTORS: BANKS AND BANKING; CHECKS AND CHECKING ACCOUNTS ; CREDIT; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); TELEPHONES

12/5/19 (Item 4 from file: 475)

DIALOG(R) File 475:Wall Street Journal Abs  
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01108191 NYT Sequence Number: 007421780313

(Girard Bank initiates service that permits checking-account customers to pay bills by pushing buttons on Touch-Tone telephones. Will sell customers, who do not have Touch-Tone phones, a device that converts rotary phone signal into required tone sound. Touch-Tone phones are needed to activate computerized service (S).)

Wall Street Journal, Col. 3, Pg. 27

Monday March 13 1978

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: GIRARD TRUST BANK (PHILADELPHIA)

DESCRIPTORS: CHECKS AND CHECKING ACCOUNTS ; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); NEW MODELS, DESIGN AND PRODUCTS; TELEPHONES

12/5/20 (Item 5 from file: 475)

DIALOG(R) File 475:Wall Street Journal Abs  
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01098774 NYT Sequence Number: 017491770607

(Growing numbr of banks and savings and loan assns maintain computerized system through which customers can pay their bills by telephone. Customer dials his bank telephone acct number and then enters code numbers of creditor cos and utilities and amts of money owed them. Amts of money are almost immediately taken from customer's telephone acct and transferred to creditors' accts. Many customers find that nominal bank fee for use of system is significantly less than cost of writing and mailing checks. Bankers disagree over whether system is a passing fad or the wave of the future. System is mktd by Telephone Computing Service Inc. About 250,000 persons have opened telephone accts at over 25 banks. Banks which have or are planning systems include Greater NY Savings Bank, Howard Savings Bank (Newark), Dollar Savings Bank (Pittsburgh) and Farmers & Mechanics Savings Bank (Minneapolis) (L).)

FOLDESSY, EDWARD P

Wall Street Journal, Col. 1, Pg. 44

Tuesday June 7 1977

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: DOLLAR SAVINGS BANK (PITTSBURGH, PA); FARMERS & MECHANICS SAVINGS BANK OF MINNEAPOLIS; GREATER NEW YORK SAVINGS BANK; HOWARD SAVINGS BANK (NEWARK, NJ); TELEPHONE COMPUTING SERVICE INC

DESCRIPTORS: BANKS AND BANKING; CHECKS AND CHECKING ACCOUNTS ; CUSTOMER BANK COMMUNICATION TERMINALS; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); SAVINGS AND LOAN ASSNS; SAVINGS BANKS (MUTUAL); TELEPHONES

PERSONAL NAMES: FOLDESSY, EDWARD P

12/5/21 (Item 6 from file: 475)

DIALOG(R) File 475:Wall Street Journal Abs  
(c) 2003 The New York Times. All rts. reserv.

01068986 NYT Sequence Number: 007640760824

(Amer Express Co spokesman repts holders of Amer Express Cards will be able to buy up to \$500 of traveler's checks from automatic dispensers that are being installed at 16 US airports. Co says there will not be any additional charge for service above usual \$1-per-\$100 fee for traveler's checks plus card holder's bank charges for check processing. Amer Express Card holders who want access to dispensers must 1st apply for personal identification number, which, along with card itself, will activate machine (S).)

Wall Street Journal, Col. 1, Pg. 29

Tuesday August 24 1976

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English  
RECORD TYPE: Abstract

COMPANY NAMES: AMERICAN EXPRESS CO

DESCRIPTORS: AIRPORTS; CREDIT CARDS AND ACCOUNTS ; CUSTOMER BANK  
COMMUNICATION TERMINALS; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS);  
TRAVELERS CHECKS; VENDING MACHINES

12/5/22 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06516334

'Bank in a phone' 18 months away  
UK: LOGICA, CELLNET AND MOTOROLA TEAM UP  
Independent (TI) 08 Sep 1997 p.18  
Language: ENGLISH

Logica (UK based computer services company), Cellnet (UK based mobile phone operator) and Motorola (UK based manufacturer of hand sets and smart card circuits) have entered into a joint venture to produce what is likely to be known as a 'mobile wallet'. The venture is in part in response to demand in the market for improved smart card services. Data quest (UK based market research company) has found that smart card customers want to be able to see and key into information, they want their cards to work everywhere and they want a subsidised or free display device. The joint venture is to work on developing a mobile phone which can be used to send and receive cash electronically so that users could pay for theatre tickets or a holiday by cash over the phone. It is hoped that the phones will also be able to be used to transfer money between accounts , view bank statements and to pay bills. It is thought possible that the technology will be available in 18 months time <early 1999>.

COMPANY: DATAQUEST; MOTOROLA; CELLNET; LOGICA

PRODUCT: Debit Card Svcs. (6020DC); Nonbank Credit Card Firms (6141); Smart Cards (3078SC); Telecommunications Equipment (3661); Mobile Communications Equipment (3662MB); Cellular Radio Equipment (3662CE); Computer Services (7370);

EVENT: Research & Development Activity (45); Marketing Procedures (24); Company Formation (14);

COUNTRY: United Kingdom (4UK);

12/5/23 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06501015

Number of telebanking subscribers exceeds 5 mn  
SOUTH KOREA: OVER 5 MN TELEBANKING SUBSCRIBERS  
The Korea Herald (XBF) 24 Jul 1997 P.11  
Language: ENGLISH

South Korea's number of telebanking subscribers has exceeded 5 mn as at the end of June 1997. Telebanking services allow customers to **transfer funds** and check **account** transactions by making a simple **phone** call. Hanil has the most telebanking subscribers in the country, recording 1.09 mn. It is followed by the Commercial Bank of Korea with 774,000 subscribers, Cho Hung with 759,000, Seoul with 460,000 and Kookmin with 300,000.

COMPANY: KOOKMIN; SEOUL; CHO HUNG; COMMERCIAL BANK OF KOREA; HANIL

EVENT: Market & Industry News (60);  
COUNTRY: South Korea (9SOK);

**12/5/24 (Item 3 from file: 583)**

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06499354

Extelcom pushes Cellcard  
PHILIPPINES: NEW CELLCARD LAUNCHED BY EXTELCOM  
Computerworld Philippines (AKA) 15 Jul 1997 P.4  
Language: ENGLISH

A new Cellcard for cellular phones has been launched by Express Telecommunication Co., Inc. (Extelcom) in the Philippines and Sri Lanka. The Cellcard represents a response to **prepaid** **phone** cards and is a variation of the traditional **phone** card. The Cellcard's system **transfers** the card **value** into the cell **phone** **account**. Extelcom provides the Cellcard for either a **phone** kit with a PP 200 card or the card alone. The card can only be utilised for NAMPS/AMPS cellular phones and comes in three different costs of PP 200, PP 500 and PP 1,000.

COMPANY: EXTELCOM; EXPRESS TELECOMMUNICATION

PRODUCT: Nonbank Credit Card Firms (6141); Commercial Banks (6020);  
Consumer Finance Institutions (6140); Cellular Radio Equipment (3662CE)  
; Communications Equipment (3660);  
EVENT: Product Design & Development (33);  
COUNTRY: Philippines (9PHI); Sri Lanka (9SRI);

**12/5/25 (Item 4 from file: 583)**

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06496268

Novaya funktsiya telefona  
RUSSIA: DIALOGBANK OFFERS TELEPHONE SERVICE  
Kapital (ESK) 16 Jul 1997 p.4  
Language: RUSSIAN

The Moscow-based bank DialogBank has installed the automated information system Crown Banking which enables cardholder, the bank's clients, to get information about a balance of the card account by telephone. In order to

use the system it is necessary to have a card and a telephone working in tone dial mode. It is planned that the system will enable to transfer money from one account to another within DialogBank. \*

COMPANY: CROWN BANKING; DIALOGBANK

EVENT: General Management Services (26);  
COUNTRY: Russia (6USSRU);

12/5/26 (Item 5 from file: 583)

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06405077

TSB to take part in pilot scheme  
UK: TV HOME BANKING TESTS INVOLVE THE TSB  
Financial Times (FT) 11 Dec 1996 p.8  
Language: ENGLISH

A total of 250 households in the UK town of Hull are to be used as a testing ground for a TV-based home banking service, that will be provided jointly by the phone company Kingston Communications, Video Networks and the TSB bank. The service will allow customers to move their money about and to see account details on their TV screens.

(c) Financial Times 1996

COMPANY: KINGSTON COMMUNICATIONS; VIDEO NETWORKS; TSB

PRODUCT: Motion Picture & TV Distribution (7820);  
EVENT: Product Design & Development (33);  
COUNTRY: United Kingdom (4UK);

12/5/27 (Item 6 from file: 583)

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06320407

AIB link aims to bring bank to the workplace  
IRELAND: NEW ELECTRONIC BANKING SERVICE FROM AIB  
Irish Times (IT) 05 Jun 1996 p. 18  
Language: ENGLISH

Electronic Business Banking (EBB) will allow business customers of AIB Bank to link directly with the Irish bank's network of branches. The new electronic banking service is available via the Microsoft Windows system and offers access to an array of The Irish bank's accounts. Customers can pay bills, transfer funds and check bank account data by linking their PC to the phone network via a computer. Customers pay IRT 100 per year for EBB software and the service is available throughout the year, 20 hours a day.

COMPANY: MICROSOFT; AIB BANK

PRODUCT: Banking Institutions (6010); Computer Services (7370);  
EVENT: Product Design & Development (33); Capital Expenditure (43);  
COUNTRY: Ireland/Eire (4IRE);

12/5/28 (Item 7 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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06247194  
Stolen money in using Hongkong Bank's ATM in Macau  
HONG KONG: HK BANK TO CHANGE ACCOUNT PIN NUMBERS  
Ming Pao Daily News (XKJ) 03 Jan 1996 p.A1  
Language: ENGLISH

Hongkong Bank will change the PIN numbers for its Assetvantage account holders from January 27, 1996. The PIN numbers will increase from 6 digits to 8 digits. The decision was prompted by their customer complaints in Macau that some customers found lost in their deposits. The bank suspected some people obtained the account holders' PIN numbers when the customers were using the auto teller machines. After that, these people used telephone service to transfer money out of the accounts. The bank has requested the police to conduct investigations. \*

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);  
Commercial Banks (6020);  
EVENT: Workers by Type (56);  
COUNTRY: Hong Kong (9HON);

12/5/29 (Item 8 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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06139213  
Electronic purse coming this year for shoppers  
NEW ZEALAND: VISA TO LAUNCH NEW CREDIT CARD  
New Zealand Herald (XAV) 29 Mar 1995 Section 3P.1  
Language: ENGLISH

Visa International plans to introduce the latest form of credit card to Australian and New Zealand markets. First, it will launch a non-reloadable national stored value card, or electronic purse for everyday small consumer transactions from July 1995 and by December 1995, it will introduce a standalone, reloadable cards. With reloadable card, funds are loaded from cardholders' own bank account through an automatic teller machine, Eftpos or phone device and then reloaded when the money runs out. The credit or debit functions will require a pin number or signature. Visa is setting up a business unit to provide support for the stored value cards project in New Zealand. It will be involved in calculating net settlements to the issuer, acquirer and merchant, and informing them all of their settlement positions.

COMPANY: VISA INTL  
PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140);  
Nonbank Credit Card Firms (6141); Electronic Point of Sale Systems (3573EP); Electronic Banking Svcs (6005);  
EVENT: Marketing Procedures (24);  
COUNTRY: Australia (9AUS); New Zealand (9NEZ);

12/5/30 (Item 9 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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06132433

Bank of Seoul to begin telebanking service  
SOUTH KOREA: BANK OF SEOUL TO LAUNCH SERVICE  
Korea Herald (XBF) 15 Mar 1995 P.8  
Language: ENGLISH

Bank of Seoul will launch a telebanking service in South Korea soon. The service enables customers to make **fund transfer**, check **account balances**, consult on loans, deposits, tax and legal affairs through **telephone** . \*

COMPANY: BANK OF SEOUL

PRODUCT: Cash Dispensers/ATM Systems (3573CD); Electronic Banking Svcs (6005);  
EVENT: Plant/Facilities/Equipment (44);  
COUNTRY: South Korea (9SOK);

12/5/31 (Item 10 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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05948984  
Neuer Telefon-Service soll Kundenanlagen erleichtern  
GERMANY: CC-BANK OFFERING NEW TELEPHONE SERVICE  
Handelsblatt (HT) 25/26 Feb 1994 p.14  
Language: GERMAN

CC-Bank of Dusseldorf is offering its customers a **telephone** service for investment transactions. **Money transfer** is effected only between **accounts** held by the same customer, which is why the bank does not see a safety risk in this form of telephone banking. CC-Bank is offering an account at call (up to DM 100,000), of which amounts can be invested in savings deposits, savings certificates, fixed-term money or securities.

COMPANY: CC-BANK; CC BANK

EVENT: Product Design & Development (33);  
COUNTRY: Germany (4GER);

12/5/32 (Item 11 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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05947996  
CPF transfers made easy  
SINGAPORE: SIMPLICITY OF CPF TRANSFERS  
The Straits Times (XBB) 26 Feb 1994 P.47  
Language: ENGLISH

In a statement by the Central Provident Fund (CPF) Board on 25 February 1994, it stated that members can now use their agent banks' ATMs, self-help machines and **phone** banking facilities to **transfer** uninvested **funds** in their investment **accounts** back to their CPF accounts. It had earlier urged members to transfer excess funds in their CPF investment accounts back to their CPF accounts. A table showing the services offered by agent banks is available.

COMPANY: CPF; CENTRAL PROVIDENT FUND BOARD

PRODUCT: Cash Dispensers/ATM Systems (3573CD); Electronic Banking Svcs (6005); Management Theory & Techniques (9911); Business Personnel Management (9918);  
EVENT: Manufacturing Processes (32); Plant/Facilities/Equipment (44);  
COUNTRY: Singapore (9SIN);

12/5/33 (Item 12 from file: 583)  
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05946235  
Industrial Bank Offers Telephone Banking  
SOUTH KOREA: IBK OFFERS HOME BANKING SERVICE  
Korea Economic Weekly (XBG) 14 Feb 1994 P.07  
Language: ENGLISH

On 1 February 1994, the Industrial Bank of Korea (IBK) launched a home banking service which provides basic financial services like **money transfers** and various information on customers' **accounts**. Also, the new service enables IBK's customers to make financial transactions over the **telephone**. \*

COMPANY: IBK; INDUSTRIAL BANK OF KOREA

EVENT: Companies Activities (10);  
COUNTRY: South Korea (9SOK);

12/5/34 (Item 13 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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05923440  
Phone banking for investors  
SINGAPORE: DBS OFFERS PHONE BANKING  
Business Times (XBA) 02 Feb 1994 p.21  
Language: ENGLISH

In Singapore, DBS Bank has launched a **phonebanking** service for its CPF Investment Account holders. The service known as DBS Autophone can **transfer** uninvested CPF **funds** with DBS Bank into holders' **account** with the CPF Board. \*

COMPANY: DBS BANK

PRODUCT: Securities & Commodities Exchanges (6230); Securities Dealers (6211); Debt & Equity Securities (E5640);  
EVENT: Marketing Procedures (24); Personnel Administration (28);  
Management Development (21);  
COUNTRY: Singapore (9SIN);

12/5/35 (Item 14 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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05919446  
CPF to help members return uninvested funds to accounts  
SINGAPORE: UNINVESTED FUNDS RETURNED TO CPF

Business Times (XBA) 19 Jan 1994 p.19  
Language: ENGLISH

The Central Provident Board (CPF) in Singapore announced that 2 measures will be implemented to return uninvested money back to members' CPF account. Under the first measure, agent banks must transfer money back to an applicant's CPF account on the unsuccessful application for Initial Public Offerings. The second measure will allow CPF members to utilise agent banks' automated teller machines and **phone** -banking systems to **transfer** uninvested **funds** to their CPF **accounts** at any time. The measures will be introduced as from 1 February 1994.

COMPANY: CPF; CENTRAL PROVIDENT BOARD

PRODUCT: Securities & Commodities Exchanges (6230); Securities Dealers (6211); Debt & Equity Securities (E5640); Management Theory & Techniques (9911); Business Personnel Management (9918);  
EVENT: Government Domestic Functions (97);  
COUNTRY: Singapore (9SIN);

12/5/36 (Item 15 from file: 583)

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05907190

TSB unveils plans for phone banking service  
UK: TSB PLANS PHONE BANKING SERVICE  
The Independent (TI) 30 Nov 1993 p.29  
Language: ENGLISH

TSB has announced plans for a 24-hour telephone banking service to begin in summer 1994, in a bid to challenge Midland's Firstdirect service which has 400,000 customers. TSB will be linking the service to its branches, which Midland's claims is a 'recipe for disaster'. TSB's service, which will operate every day of the year, will be available to all of its 7mn customers, allowing them to pay bills, **transfer** **funds** between **accounts**, order statements and discuss overdrafts. Lloyds Bank is planning to launch a pilot **phone** banking service for 10,000 customers in spring 1994.\*

COMPANY: LLOYDS BANK; FIRSTDIRECT; MIDLAND; TSB

EVENT: Product Design & Development (33); Marketing Procedures (24);  
COUNTRY: United Kingdom (4UK);

12/5/37 (Item 16 from file: 583)

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05748835

Natwest lanza un sistema de banca electronica personal  
SPAIN - NATWEST LAUNCHES ELECTRONIC BANKING  
Gaceta, de Los Negocios & Dinero (DIN) 5 March 1993 p25  
Language: Spanish

Banco Natwest, Spanish subsidiary of Natwest, has launched an electronic banking system to allow clients to carry out transactions from their PCs. Clients can obtain information on the stock market, share prices and the like, and can **transfer** **funds** from one **account** to another. Clients

need a modem, telephone and PC and pay Pta5k for information and Pta15k for carrying out operations.

COMPANY: BANCO NATWEST

PRODUCT: Data Processing in Finance Sector (7374FI); Computer Services (COSV); Electronic Banking Services (6005);

EVENT: NEW PRODUCT EXTENSION (33);

COUNTRY: Spain (4SPA); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420);

12/5/38 (Item 17 from file: 583)

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05500528

BRIEFINGS: National Westminster Bank/  
UK - NATWEST LAUNCHES BUSINESSLINE

Times (TS) 15 December 1992 p28

National Westminster Bank has introduced BusinessLine, a telephone banking service aimed at small businesses. The 24 hour service includes basic banking services, the transfer of funds between accounts and arrangements a month ahead for bills to be paid.\*

COMPANY: NATIONAL WESTMINSTER BANK

PRODUCT: Corporate Banking (6020CO);

EVENT: NEW SERVICE EXTENSION (36);

COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

12/5/39 (Item 18 from file: 583)

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05128700

Boxing in your customers

UK - BANKS USING CUSTOMER DATABASES

Marketing (MG) 28 May 1992 p22

ISSN: 0025-3634

The number of current bank account holders in the UK now stands at over 40 mil, having increased little over the last 10 years, and the market for basic banking products has reached saturation. As a result, banks must retain their existing customers and sell them more financial products and services if they are to make a profit. Like its First Direct offshoot, Midland Bank is now phoning its customers in the evening, and Lloyds is doing likewise. This revolution in customer communication could lead to the end of the marketing director in banking. While conceding that getting customers to move their money into higher yield accounts will have a negative impact on profits, Kevin Gavaghan, marketing and communications director at Midland, points out that this has to be balanced against the negative effect of losing customers. A Meridien account holder generates an average of GBP180/y for the Midland from commissions, fees and one-off transactions. The key element in the banks' new approach to marketing personal finance is a relational database containing customer details. All NatWest's customers will be included on its relational database system by

the end of 1992, while 60% of Midland's customers will be on its relational database by the end of 1992 and the rest by the end of 1993. Abbey National's system will go live in June 1992 and TSB's by summer 1992, and Barclays and Lloyds are close behind. Article further discusses the impact of relational database technology on banks' marketing depts.

COMPANY: BARCLAYS BANK; FIRST DIRECT; LLOYDS BANK; MIDLAND BANK; NATIONAL WESTMINSTER BANK; TSB; ABBEY NATIONAL

PRODUCT: Clearing Banks (6010CB); Electronic Banking Services (6005);  
EVENT: MARKETING PROCEDURES (24);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

**12/5/40 (Item 19 from file: 583)**

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04622570

Bank access by phone

IRELAND - AIB PHONELINK SERVICE TO BEGIN ON 18 NOVEMBER 1991  
Sunday Business Post (SBP) 3 November 1991 psB6

AIB is offering its new Phonelink facility to clients as from 18 November 1991. Using the new service, clients will be able to pay bills, **transfer funds**, check their **account** balance and receive information about their last five account transactions by using a **telephone**. Clients use one of six regional phone numbers and must then dial their personal identification code, followed by another code which designates the service. There is a IP1.50 quarterly charge for the Phonelink service, except for students and the elderly who pay nothing at all.

COMPANY: ALLIED IRISH BANKS

PRODUCT: Banking Institutions (6010); Teletext Services (4811TT);  
EVENT: NEW SERVICE LAUNCH (36);  
COUNTRY: Ireland/Eire (4IRE); OECD Europe (415); European Economic Community Countries (419); Northern Ireland and Eire (439);

**12/5/41 (Item 20 from file: 583)**

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04552538

Huntington Bancshares and AT&T Unveil 'Smart Phone' Plans  
US - AT&T AND HUNTINGTON BANCSHARES IN NEW PHONE VENTURE  
Wall Street Journal Europe (WSJ) 3 October 1991 p21

American Telephone & Telegraph (AT&T) and Huntington Bancshares (Columbus, OH), bank, have formally unveiled a plan to market AT&T's Smart Phone computerised telephones as the next-generation consumer phone. Huntington Bancshare will distribute to its customers 10k of the Smart Phone phones. The phones will offer access to fund transfer services. Huntington will invest some US\$10 mil in the platform of computers and software in the first year of operation. The bank expects to recoup initial investment by end-1992. Smart Phone incorporates a computer with a built-in modem and touch screen display. Huntington will be able to use the **phones** to pay bills, check **account** balances and **transfer funds** from 1992.

COMPANY: AMERICAN TELEPHONE & TELEGRAPH; HUNTINGTON BANCSHARE

PRODUCT: Banking Institutions (6010); Data Communications Equipment (3661DC); Telecommunications Equipment (3661);

EVENT: NEW PRODUCT EXTENSION (33); NEW PRODUCT EXTENSION (33); NEW SERVICE EXTENSION (36); NEW SERVICE EXTENSION (36);

COUNTRY: United States (1USA); NATO Countries (420); South East Asia Treaty Organisation (913);

**12/5/42 (Item 21 from file: 583)**

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03906427

BANKS IN EAST INSTALL ELECTRONIC BANKING

GERMANY - BANKS IN EAST INSTALL ELECTRONIC BANKING

VDI Nachrichten (VDI). 30 November 1990 p17

ISSN: 0042-1758

Language: German

Banks in the former E Germany are seeking to improve their business through the use of software, and the introduction of electronic banking is hoped to increase efficiency and open up new activities. The electronic banking programme will allow the 'Volksbanks' to offer funds planning systems to private customers. The KKB Bank is using the **telephone** terminal as the centrepiece of the new system, allowing customers to make **account** queries and **transfer** **money** over the **telephone**, which is connected to a computer terminal. The system also frees bank personnel from voice services.

PRODUCT: Teleshopping Services (4811TS);

EVENT: MARKET & INDUSTRY NEWS (60);

COUNTRY: Germany (4GER); East Germany (4GEREG); OECD Europe (415);

European Economic Community Countries (419); NATO Countries (420);

**12/5/43 (Item 22 from file: 583)**

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03582197

WESTPAC LAUNCHES NEW PHONE BANKING SERVICE

NEW ZEALAND - WESTPAC LAUNCHES NEW PHONE BANKING SERVICE

Banking Technology (BTY) 0 June 1990 p4

ISSN: 0266-0865

Westpac Banking (New Zealand) has launched the national Handyline automated **telephone** banking service. The service allows customers to obtain balances of personal **accounts**, request statements and cheque books, **transfer** **funds** and access personal **accounts** via touch tone **telephones**, according to G Stoopin, general manager. Handyline is available to holders of Mastercards only. Westpac is New Zealand's only clearing bank to offer such a service.

PRODUCT: Teleshopping Services (4811TS);

EVENT: PRODUCTS, PROCESSES & SERVICES (30);

COUNTRY: New Zealand (9NEZ); OECD Pacific (915);

12/5/44 (Item 23 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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03402077  
CITICORP LAUNCHES THE ENHANCED TELEPHONE  
US - CITICORP LAUNCHES THE ENHANCED TELEPHONE  
Telephony (TLY) 12 March 1990 p34  
ISSN: 0040-2656

Citicorp has launched the new Enhanced Telephone, which was developed by Transaction Technologies, subsidiary of Citicorp. It is designed for people who do not own a personal computer. The Enhanced Telephone has a 40 character x 18-line display screen, with a hidden keyboard which slides out. Customers will be able to pay bills, apply for loans and access account information, with stock quotes and the ability to trade securities being offered later. Citicorp hopes to offer smart card use, so that **funds** could be **transferred** to the smart card from **accounts** then used for purchases in stores. Installation costs for the **phone** will be USDlr49.95 and rental USDlr9.95/mon.

PRODUCT: Data Communications Equipment (3661DC); Teleshopping Services (4811TS);  
EVENT: PRODUCTS, PROCESSES & SERVICES (30);  
COUNTRY: United States (1USA); NATO Countries (420); South East Asia Treaty Organisation (913);

12/5/45 (Item 24 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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03300245  
GIROBANK OFFERS MONEY TRANSFERS BY TELEPHONE  
UK - GIROBANK OFFERS MONEY TRANSFERS BY TELEPHONE  
Independent (TI) 17 February 1990 p27

Girobank is offering its clients a **telephone** service for **transferring money** from the Girobank Visa **account** to the Girobank current account, as well as the reverse facility. According to individual credit card limits, sums can be paid into the current account which totals over GBP50. The telephone facility runs from 7.30am-7.30pm during the week and from 8am-6pm each Saturday. Funds will be paid into the credit account within 24 hours. Transferring money from the Visa account to the current account will incur a fee of 1.5% of the amount in question.

PRODUCT: Financial Services (6000);  
EVENT: COMPANIES ACTIVITIES (10);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

12/5/46 (Item 25 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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02460034  
NUMBER OF ATMs TO TRIPLE BY 1992  
PORTUGAL - NUMBER OF ATMs TO TRIPLE BY 1992  
Expresso (EXP) 31 December 1988 p4E

Language: Portuguese

By summer-1989, there will be 500 Multibanco system ATMs installed on the mainland and islands, as opposed to the current 336, and by 1992 there will be 1k, according to the Sociedade Interbancaria de Servicos (SIBS). Multibanco is shortly to include facilities to deposit and **transfer funds** from one **account** to another, while in 1989, electricity, gas, **telephone** and water bills will be able to be paid via the machine. Now, additional ATMs are installed in locations where one is already situated, when the number of transactions exceeds 300/d. Multibanco card users are forecast to increase to 1.5 mil, from the current 1.2 mil, according to SIBS.

PRODUCT: Electronic Financial Services Sys (3573EF); Electronic Point of Sale Systems (3573EP); Electronic Banking Services (6005);

EVENT: MARKET & INDUSTRY NEWS (60);

COUNTRY: Portugal (4POR); European Economic Community Countries (419); NATO Countries (420);

**12/5/47 (Item 26 from file: 583)**

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01966420

NATIONAL WESTMINSTER INTRODUCES BANKING TRANSACTIONS SERVICE

UK - NATIONAL WESTMINSTER INTRODUCES BANKING TRANSACTIONS SERVICE

Financial Times (C) 1991 (FT) 1 July 1988 p7

National Westminster Bank has introduced ActionLine, a trial project in the Severnside and Bristol areas enabling its customers to **phone** a computer to carry out invoice **payments**, order statements and **transfer money** from one **account** to another.

Copyright: Financial Times Ltd 1991

PRODUCT: Electronic Data Interchange (4811ED); Value Added Networks (4840VA); Financial Services (6000); Electronic Banking Services (6005); Consumer Credit (E5653);

EVENT: PRODUCTS, PROCESSES & SERVICES (30);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

**12/5/48 (Item 27 from file: 583)**

DIALOG(R) File 583:Gale Group Globalbase(TM)

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01924230

ALLIANCE & LEICESTER LAUNCHES CARD FOR YOUNG CLIENTS

UK - ALLIANCE & LEICESTER LAUNCHES CARD FOR YOUNG CLIENTS

Money Week (MYW) 7 June 1988 p14

The Alliance & Leicester has targeted the younger generation with its latest card, CashPlus, available to anyone in the 16-22 year old age group with GBP1 or more to open an account. The society will pay 4% interest on the minimum deposit up to 5.5% on GBP2.5k and over. The card can be used in ATMs with a maximum withdrawal of GBP250/day. A **phone** banking service is also available enabling customers to **transfer money** from one **account** to another and obtain an up-to-date balance.

PRODUCT: Financial Services (6000); Building Societies (6120); Consumer Credit (E5653);  
EVENT: COMPANIES ACTIVITIES (10);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);  
South East Asia Treaty Organisation (913);

**12/5/49 (Item 28 from file: 583)**

DIALOG(R) File 583:Gale Group Globalbase(TM)  
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01010316

TSB INTRODUCES NEW HOME BANKING SERVICE  
UK - TSB INTRODUCES NEW HOME BANKING SERVICE  
Guardian (GN) 15 April 1987 p27

TSB has announced a new banking service to be introduced mid-Jun which will allow their customers to access their bank accounts whilst at home through the use of special equipment connected to the **telephone**. Customers will be able to pay bills, **transfer funds** and get balance of **accounts** outside normal banking hours for #12 plus an extra #2.50 quarterly charge.\*

PRODUCT: Data Communications (4811DC); Electronic Banking Services (6005);  
EVENT: PRODUCTS, PROCESSES & SERVICES (30);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);  
South East Asia Treaty Organisation (913);

**12/5/50 (Item 29 from file: 583)**

DIALOG(R) File 583:Gale Group Globalbase(TM)  
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00838174

LLOYDS BANK TO INTRODUCE DIAL-A-BANK SERVICE  
UK - LLOYDS BANK TO INTRODUCE DIAL-A-BANK SERVICE  
Guardian (GN) 27 January 1987 p27

Lloyds Bank is to introduce a Dial-A-Bank service, to be known as the Black Box **phone**, allowing customers to obtain bank balances, **transfer money** to **accounts** and pay bills, over the **phone**. New service will include a Black Box **phone** attachment with numerical keyboard and card reader. If tests prove successful, service will be introduced 1988.\*

PRODUCT: Electronic Financial Services Sys (3573EF); Electronic Banking Services (6005);  
EVENT: PRODUCTS, PROCESSES & SERVICES (30);  
COUNTRY: Earth - Planet (0W); United Kingdom (4UK); OECD Europe (415);  
NATO Countries (420); South East Asia Treaty Organisation (913);

**12/5/51 (Item 30 from file: 583)**

DIALOG(R) File 583:Gale Group Globalbase(TM)  
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00046278

DBS BANK TO LAUNCH TELEPHONE SERVICE  
SINGAPORE - DBS BANK TO LAUNCH TELEPHONE SERVICE  
Singapore Business Times (SBT) 17 January 1986 p6

DBS Bank is to launch its **telephone** banking service: DBS Autophone. The

services includes the checking of accounts , balances, funds transfer between accounts , payment of bills to large public or semipublic corporations.

PRODUCT: Electronic Banking Services (6005);  
EVENT: PRODUCTS, PROCESSES & SERVICES (30);  
COUNTRY: Singapore (9SIN); Pacific Rim (914);

12/5/52 (Item 1 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

00102921 DOCUMENT TYPE: Review

PRODUCT NAMES: CallFlo (524557); Prism (672092)

TITLE: GUI Upgrade Smooths Information Retrieval at PNC Service Center  
AUTHOR: Baljko, Jennifer L  
SOURCE: Bank Systems & Technology, v34 n5 p52(1) May 1997  
ISSN: 1045-9472  
HOMEPAGE: <http://www.banktech.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

A \$73.3 billion bank updated its IBM mainframe-based call center information retrieval system with Early Cloud's CallFlo call center automation software. The call center permits customers to review account balances, check loan status, transfer funds , and access information over the telephone . The new system gives customer service representatives an easy way to gather customer information. Previously, the process was time-consuming and required several paper forms. When a customer called with a question, the agent would have to enter a transaction code to bring up the information, and there was no automated way to send information out to a fulfillment area. Now, information can be sent directly to a host system or fulfillment area, without having to fill out a paper form. The new system sports several icons, a tool bar, and a mechanism that defaults to frequently asked questions. Representatives are now able to examine a client's entire banking relationship, without having to move between screens. Data can also be sent to the fulfillment office electronically, rather than by paper. The new system will also allow the bank to better measure client banking needs, because it offers an accurate method of tracking information. Broadway & Seymour's Prism is used to assist in opening new accounts.

COMPANY NAME: Early Cloud & Co (531251); Broadway & Seymour Inc (422371)  
DESCRIPTORS: Banks; Call Centers; Customer Service; Financial Institutions  
; IBM Mainframe; Information Retrieval; Telecommunications  
REVISION DATE: 19990330

12/5/53 (Item 2 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00098657 DOCUMENT TYPE: Review

PRODUCT NAMES: QuickBooks Pro 4.0 (585904); TurboTax Business (611841);

**Peachtree Complete Accounting (011451)**

**TITLE: Be a Master of Finance**

**AUTHOR: Patz, Joel**

**SOURCE: Windows Magazine, v8 n3 p218(5) Mar 1997**

**ISSN: 1060-1066**

**HOME PAGE: <http://www.winmag.com>**

**RECORD TYPE: Review**

**REVIEW TYPE: Product Analysis**

**GRADE: Product Analysis, No Rating**

Features of Intuit's QuickBooks Pro 4.0 and TurboTax for Business and Peachtree Software's Peachtree Complete Accounting business accounting products are highlighted, with hints for helping keep accounts orderly in preparation for the tax season. Accounting programs are now extremely easy-to-use, and include such functions as **account** reconciliation, cash flow projections, and **transfer of funds** between **accounts**. Contact management-type features add reminders and track historical data, including **phone** calls and correspondence. Peachtree supports the Internet with its Business Internet Suite product, and creates a World Wide Web site with electronic order processing from information about the business and an inventory list. Fonts for all objects on a form can be changed with a drag-and-drop action, and users can display File Statistics to show how many inventory items or customers are in a database. In QuickBooks Pro 4.0, users can press Ctrl+End to jump to the bottom of a register to start a new transaction, and all cash spent can be tracked by creating an Other Current Asset account called Cash. A register of all changes to all assets and liability accounts is maintained. Most of TurboTax for Business' functions are accessible with a click of the right mouse button, and the TaxLink feature allows users to import Quicken or QuickBooks data into a tax return. Many features of the three programs are briefly described.

**COMPANY NAME: Intuit Inc (447013); Peachtree Software Inc (129241)**

**SPECIAL FEATURE: Screen Layouts**

**DESCRIPTORS: Accounting; Financial Reporting; IBM PC & Compatibles; Income Tax; Small Business; Tax Return Preparation; Windows**

**REVISION DATE: 20020923**

Set        Items        Description  
S1        0        AU=(AHOLA K? OR AHOLA, K?)  
S2        230831      PREPAY? OR (ADVANCE OR PRE OR BEFORE) (2N) (PAY? OR PAID) OR  
              PREPAID?  
S3        5368114      COMMUNICATION? OR TELECOMMUNICATION? OR TELEPHONE? OR PHON-  
              E?  
S4        1993609      ACCOUNT? ?  
S5        221350      (TRANSFER? OR LOAD? OR DOWNLOAD? OR TRANSMI? OR MOVE? OR C-  
              HARG? OR RECHARG? OR REPLENISH?) (3N) (MONEY OR AMOUNT? OR FUND?  
              OR VALUE?)  
S6        10327        S4 (3N) S5  
S7        1092        S3 (S) S6  
S8        35        S7 (S) S2  
S9        108        S6 (S) S2  
S10      108        S8 OR S9  
S11      10        S10 NOT PY>1997  
? show file  
File 20:Dialog Global Reporter 1997-2003/Sep 10  
      (c) 2003 The Dialog Corp.  
File 476:Financial Times Fulltext 1982-2003/Sep 10  
      (c) 2003 Financial Times Ltd  
File 610:Business Wire 1999-2003/Sep 10  
      (c) 2003 Business Wire.  
File 613:PR Newswire 1999-2003/Sep 10  
      (c) 2003 PR Newswire Association Inc  
File 624:McGraw-Hill Publications 1985-2003/Sep 09  
      (c) 2003 McGraw-Hill Co. Inc  
File 634:San Jose Mercury Jun 1985-2003/Sep 09  
      (c) 2003 San Jose Mercury News  
File 810:Business Wire 1986-1999/Feb 28  
      (c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
      (c) 1999 PR Newswire Association Inc

11/3,K/1 (Item 1 from file: 476)  
DIALOG(R) File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0008530418 B0GAZE9ABUFT

**Mastermind of a Pounds 21m scam: Charles Deacon claimed backing of CIA in his bogus loan scheme**

PEGGY HOLLINGER

Financial Times, P 7

Friday, January 26, 1996

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 813

...forthcoming.

Mr Deacon legitimised the operation. He gave his solicitor's undertaking to keep the **advance payments** in a client account, pending arrival of the funds. Yet, often within hours, the payments were withdrawn. Some **money** was **transferred** to US **accounts** in Savage's name. There he enjoyed an extravagant lifestyle.

Mr Deacon himself repaid a...

11/3,K/2 (Item 2 from file: 476)  
DIALOG(R) File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0006006874 B0BESAJAB6FT

**Finance & The Family: Don't bank on this - Why home banking is still in the steam age**

MAX WILKINSON

Financial Times, P IV

Saturday, May 18, 1991

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 867

...month, the subscriber, may call up his bank at any time before 11pm, check statements, **transfer funds** between different **accounts**, or instruct the computer to **pay** bills to **pre** -selected accounts.

HOBIS is the first to offer this service, but is greatly limited by...

11/3,K/3 (Item 3 from file: 476)  
DIALOG(R) File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0003533392 B06JQBFAC6FT

**Survey of Information Technology In Finance (9): Race to supply new services / Automated teller machines**

ELIZABETH SOWTON

Financial Times, P VI

Thursday, October 16, 1986

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 988

...balance statements on current accounts (as any ATM should be able to), but can then **transfer** **money** between **accounts** and even **pay** bills, providing that the **payee** is **pre** -arranged.

Nixdorf has designed a dual-sided ATM, so that one half is inside the...

**11/3,K/4 (Item 1 from file: 624)**  
DIALOG(R) File 624:McGraw-Hill Publications  
(c) 2003 McGraw-Hill Co. Inc. All rts. reserv.

0295450

**STEPHEN S. LANGE**

Inside Energy With Federal Lands April 8, 1991; Pg 15  
Journal Code: IE ISSN: 0-278-2227  
Section Heading: IBLA Digest: A summary of all decisions of the Interior  
Board of Land Appeals  
Word Count: 113 \*Full text available in Formats 5, 7 and 9\*

TEXT:

... Bureau of Land Management, rejecting noncompetitive oil and gas lease  
offer WY 1165247 for insufficient **payment** of **advance** rental fee.  
Affirmed (119 IBLA 45). An oil and gas lease offer is properly rejected...

... in the first year's rental by more than 10 percent. As the commingling,  
or **transfer**, of **funds** from one **account** to another without prior  
written permission in contrary to the orderly administration of the oil...

**11/3,K/5 (Item 1 from file: 810)**  
DIALOG(R) File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0736513 BW0163

**BANK OF AMERICA AZ: Bank of America Launches Comprehensive New HomeBanking Service in Arizona**

August 18, 1997

Byline: Business Editors

...based PC and modem can get account information, check  
balances, verify when checks have cleared, **transfer funds** between  
BofA **accounts**, pay bills online, and **pre**-schedule bill **payments** and  
transfers up to a year in advance.

Customers can pay virtually anyone with this...

**11/3,K/6 (Item 2 from file: 810)**  
DIALOG(R) File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0736314 BW1215

**BANK OF AMERICA: BofA Launches Comprehensive HomeBanking and Pay by Phone Services in New Mexico; Free Managing Your Money software available to New Mexico customers until October 31**

August 18, 1997

Byline: Business Editors

...based PC and modem can access account information, review balances, see when checks have cleared, **transfer funds** between BofA **accounts**, pay bills online, and **pre -schedule bill payments** and transfers up to a year in advance. Customers can pay virtually anyone with this...

**11/3,K/7 (Item 1 from file: 813)**  
DIALOG(R) File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1153851 MNTU020  
**First Bank Launches ChextraBanking Online**

DATE: September 16, 1997 14:41 EDT WORD COUNT: 558

... software, will allow customers to access account information, review balances, see when checks have cleared, **transfer funds** between **accounts**, pay bills online, and **pre -schedule bill payments** from their PC.

"We are committed to offering our customers the widest range of products..."

**11/3,K/8 (Item 2 from file: 813)**  
DIALOG(R) File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1105778 DAM017  
**Bank of America Launches Comprehensive HomeBanking Service in Texas**

DATE: June 2, 1997 10:24 EDT WORD COUNT: 554

... based PC and modem can access account information, review balances, see when checks have cleared, **transfer funds** between BofA **accounts**, pay bills online, and **pre - schedule bill payments** and transfers up to a year in **advance**. Customers can **pay** virtually anyone with this service -- from their mortgage, credit cards and utility bills to their...

**11/3,K/9 (Item 3 from file: 813)**  
DIALOG(R) File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1100857 CHTU001  
**Centura Launches Internet Banking Through New Intuit Software And Introduces New Web Site**

DATE: May 20, 1997 08:30 EDT WORD COUNT: 562

... using BankNOW Internet Edition can easily check account balances, schedule bills to be paid and **transfer funds** between **accounts**. BankNOW features a single-screen design that requires no navigation and allows users to see the impact of a **payment before** it is sent, thereby avoiding an overdraft on the account.

Centura and Intuit initially offered...

11/3,K/10 (Item 4 from file: 813)  
DIALOG(R) File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1013496 LAM021  
**QUALCOMM Partners with Transcommunications to Bring Affordable Email Capabilities to Truck Drivers Equipped with the OmniTRACS System**

DATE: October 28, 1996 07:31 EST WORD COUNT: 1,398

...providing a unique communications solution -- one that benefits drivers and fleet owners alike.

CabCARD Personal Communications offers multiple functions -- email via the OmniTRACS mobile terminal, voicemail via Transcom-operated services, as well as other prepaid telephone services from any touch-tone phone. And best of all, the CabCARD is rechargeable, using either a message from the truck that accesses the driver payroll or advance accounts, money transfer systems, personal checks, money orders or major credit cards.

Combining the ease of Transcom's prepaid phone card with...

Set        Items        Description  
S1        2        AU=(AHOLA K? OR AHOLA, K?)  
S2        342010      PREPAY? OR (ADVANCE OR PRE OR BEFORE) (2N) (PAY? OR PAID) OR  
              PREPAID?  
S3        8160908      COMMUNICATION? OR TELECOMMUNICATION? OR TELEPHONE? OR PHON-  
              E?  
S4        2507272      ACCOUNT? ?  
S5        261918        (TRANSFER? OR LOAD? OR DOWNLOAD? OR TRANSMI? OR MOVE? OR C-  
              HARG? OR RECHARG? OR REPLENISH?) (3N) (MONEY OR AMOUNT? OR FUND?  
              OR VALUE?)  
S6        15192        S4(3N)S5  
S7        2447        S3(S)S6  
S8        60        S7(S)S2  
S9        107        S6(15N)S2  
S10      144        S8 OR S9  
S11      73        S10 NOT PY>1997  
S12      68        S11 NOT PD=19971003:20001003  
S13      68        S12 NOT PD=19971003:20001003  
S14      47        RD (unique items)  
? show file  
File  9:Business & Industry(R) Jul/1994-2003/Sep 09  
      (c) 2003 Resp. DB Svcs.  
File  15:ABI/Inform(R) 1971-2003/Sep 09  
      (c) 2003 ProQuest Info&Learning  
File  16:Gale Group PROMT(R) 1990-2003/Sep 09  
      (c) 2003 The Gale Group  
File 148:Gale Group Trade & Industry DB 1976-2003/Sep 10  
      (c) 2003 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
      (c) 1999 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2003/Sep 09  
      (c) 2003 The Gale Group  
File 621:Gale Group New Prod.Annou.(R) 1985-2003/Sep 10  
      (c) 2003 The Gale Group  
File 636:Gale Group Newsletter DB(TM) 1987-2003/Sep 09  
      (c) 2003 The Gale Group

14/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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1868738 Supplier Number: 01868738  
Banks Plan To Issue 100,000 Money Cards  
(Nippon Telegraph & Telephone will join ten city banks and 60 regional  
banks in electronic money trial in Tokyo's Shinjuku district)  
Nikkei Weekly, v 35, n 1,779, p 13  
June 23, 1997  
DOCUMENT TYPE: Journal; News Brief ISSN: 1060-3506 (Japan)  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

In 1998, Nippon Telegraph & Telephone Corp, ten city banks and 60 regional banks will launch an experimental electronic money program...

...take part. The project will be based on smart cards that combine the capabilities of **prepaid** cards, **telephone** cards and bank cards. Customers will use computers at bank offices to **download money** from their bank **accounts** to their cards. They will then be able to use the cards to buy things...

14/3,K/2 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

1740426 Supplier Number: 01740426 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Midweek money: The armchair banker: What can you expect from a PC-based  
bank account? George Graham reports:  
(UK banks are hesitant about offering PC banking services to their  
customers because they could become more attached to a personal finance  
program)  
Financial Times London Edition, p 12  
February 19, 1997  
DOCUMENT TYPE: Business Newspaper ISSN: 0307-1766 (United Kingdom)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 877

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...bank;

\* Look back over details of your bank statement, usually for the last three months;  
\* Transfer money between accounts;  
\* Make bill payments to pre-arranged destinations, such as your credit card issuer or telephone company.

You may also be...

14/3,K/3 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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1659718 Supplier Number: 01659718 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Trucking on the Web**

**(Qualcomm adds e-mail capabilities to its Omnitracs in-cab communication system for the trucking industry)**

Traffic World, v 248, n 5, p 53+

November 04, 1996

DOCUMENT TYPE: Journal ISSN: 0041-073X (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 702

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...with Transcommunications Inc., the partner in the Cabcard deal. The card is rechargeable from driver **payroll** or **advance** accounts, **money transfer** systems, personal checks or credit cards.

Security drawbacks

One likely drawback is security -- especially when...

**14/3,K/4 (Item 4 from file: 9)**

DIALOG(R) File 9:Business & Industry(R)

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1371863 Supplier Number: 01371863 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Sony, Visa Offer Web Shopping**

**(Sony Corp and Visa will offer World Wide Web site on Internet)**

Financial Service ONLINE, p 10

January 1996

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 348

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...acceptance, Visa is looking to add debit card and stored-value card capabilities. With **store-value** cards, consumers **load** value from their checking **account** into a **prepaid** account held in the card. When a consumer wants to make a purchase, the card...

**14/3,K/5 (Item 5 from file: 9)**

DIALOG(R) File 9:Business & Industry(R)

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1207083 Supplier Number: 01207083 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**ELECTRONIC PURSE: NEW PAYMENT OPTION?**

**(A new option for purchases, the electronic purse, may be developed by some major financial institutions in the US)**

Jewelers' Circular-Keystone, v 166, n 6, p 48+

June 1995

DOCUMENT TYPE: Journal ISSN: 1070-0242 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 502

**ABSTRACT:**

...developed by some major financial institutions in the US. The electronic purse is a multipurpose **prepaid** creditcard-sized card. The cards would be

issued by banks, and customers would **transfer value** from their bank **accounts** to the cards at an ATM, personal computer or specially equipped **telephone** . The cards offer several advantages including greater privacy for consumers, the elimination of credit checks...

**14/3,K/6 (Item 6 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

1136210 Supplier Number: 01136210 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Prepaid Card Targets Cash's Playing Field**  
**(Electronic Payment Services to start prepaid-card program; Mondex to test prepaid card outside London; Visa and MasterCard developing more broad smart-card program)**

Bank Technology News, v 8, n 3, p 1+

March 1995

DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2054

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...as a damper on profits.

Mobile ATMs

Ultimately, the visionaries of EPS and Mondex anticipate **prepaid** cards will dramatically change the underlying cost structure of retail banking. Morton of Mondex points out that public **telephones** are an important cornerstone of Mondex' strategy. Mondex has been working with British Telecom to make the U.K.'s next generation of public **telephones** not only able to accept Mondex cards, but able to facilitate that **transfer** of **funds** from bank **accounts** to the cards.

In effect, banks offering Mondex can look to the vast array of...

**14/3,K/7 (Item 1 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01401572 00052559

**Doing business in Nigeria: Distinguishing between the profitable and the questionable**

Anonymous

Cost Engineering. v39n3 PP: 15-17 Mar 1997

ISSN: 0274-9696 JRNL CODE: ACO

WORD COUNT: 2229

...TEXT: signed, as well as bank account information from the firm for the alleged purpose of **transferring funds** from a Nigerian **account** .

Supposed urgent need for products or samples to be shipped immediately, **before payment** can be secured or verified, or with promise of later payment.

Requests to ship goods...

14/3,K/8 (Item 2 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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01047285 96-96678  
**It's catch-up time for card regulation**  
Boomstein, Anita L  
Credit Card Management v8n3 PP: 83-87 Jun 1995  
ISSN: 0896-9329 JRNL CODE: CCM  
WORD COUNT: 2057

...TEXT: its implementing Regulation E, commonly known as Reg E, currently apply to products such as **prepaid** cards and smart cards has been the focus of much debate as the creators of...

...An electronic fund transfer is defined as a transfer of funds through an electronic terminal, **telephone**, or computer (unless it is originated by a check or other paper instrument) that instructs a financial institution to debit or credit an **account**.

Examples of electronic **fund transfers** are ATM **transfers**, point-of-sale transfers, direct deposits or withdrawals of funds, and, with certain exemptions, telephone...a Fed concern.

Stifling Development  
Most commenters conceded that if the product involves an initial **transfer** of **value** from an **account** to the **prepaid** card or smart card, that transfer would be subject to Reg E. But subsequent transactions...

14/3,K/9 (Item 3 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01032416 96-81809  
**Third parties can be liable for unpaid payroll taxes**  
Grimes, Scott E; Wiggam, Marilyn K  
Ohio CPA Journal v54n2 PP: 38, 42 Apr 1995  
ISSN: 0749-8284 JRNL CODE: OCP  
WORD COUNT: 850

...TEXT: the Federal Register.

A third party can supply funds to an employer as a loan, **advance** or **payment** of an amount otherwise due. Where a bank allows overdraft protection for a payroll **account** or for funds **transferred** to the payroll **account**, or allows "same day availability" of uncollected funds, Section 3505(b) may apply.

Whether or...

14/3,K/10 (Item 4 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01019374 96-68767  
**Fraudulent business proposals from Nigeria persist**  
Anonymous

Cost Engineering v37n4 PP: 17, 34 Apr 1995  
ISSN: 0274-9696 JRNL CODE: ACO  
WORD COUNT: 1680

...TEXT: as well as bank account information from the US firm for the alleged purpose of **transferring funds** from a Nigerian **account**.

\* Supposed urgent need for products or samples to be shipped immediately, **before payment** can be secured or verified, or with a promise of later payment.

\* Requests to ship...

**14/3,K/11 (Item 5 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00970127 96-19520  
**It's a long road ahead for pre-paid cards**  
Cantrell, Wanda  
United States Banker v105n1 PP: 39-40 Jan 1995  
ISSN: 0148-8848 JRNL CODE: USI  
WORD COUNT: 1373

...TEXT: some 170 merchants and 50,000 cards, EPS executives say.

Learning from Others

Proponents of **pre - paid** cards in the United States might-earn from the experience in other countries, though there are different factors driving usage abroad. Stored-value **telephone** cards, for instance, have long been in use in countries where **telephone** service is less reliable and more expensive than it is here, especially in Mexico and...

... retail establishments, which are said to be representative of British retailers. Automated teller machines and **phones** in Swindon will be refitted for Mondex users to **transfer money** from their bank **accounts** onto the cards.  
Midland Bank and British Telecom, which is supplying the specially equipped phones...

**14/3,K/12 (Item 6 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00948815 95-98207  
**Double-duty debit cards**  
Giesen, Lauri  
Credit Card Management v7n8 PP: 24+ Nov 1994  
ISSN: 0896-9329 JRNL CODE: CCM  
WORD COUNT: 2129

...TEXT: to allow the consumer access to the accounts.

Citibank reportedly is also looking at adding **prepaid** debit card capabilities where the card not only will allow access to home banking, but will be used to retain **funds** that have been **transferred** from bank **accounts** via the home-banking service. Consumers will then be able to use

the funds in the card to buy low-ticket items at participating retailers, including vending machines and **phone** calls.

U.S. Bank has taken a different approach to debit card/home banking integration...

**14/3,K/13 (Item 7 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00894323 95-43715  
**Prepaid plastic's uncertain payoff**  
Giesen, Lauri  
Credit Card Management v7n4 PP: 38-42 Jul 1994  
ISSN: 0896-9329 JRNL CODE: CCM  
WORD COUNT: 1858

**ABSTRACT:** With **prepaid** cards, banks issue a plastic card that consumers **load value** into by **transferring** funds from their checking **accounts** or by paying with cash or a credit card. The funds enter a special account

...  
**...TEXT:** want to be assured that revenue-generating mechanisms are in place from the beginning.

With **prepaid** cards, banks issue a plastic card--often one embedded with a microprocessor chip--that consumers **load value** into by **transferring** funds from their checking **accounts** or by paying with cash or a credit card.

The funds go into a special...

**14/3,K/14 (Item 8 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00646584 92-61524  
**Is Prepaid Debit Coming of Age?**  
Punch, Linda  
Credit Card Management v5n7 PP: 10-14 Oct 1992  
ISSN: 0896-9329 JRNL CODE: CCM  
WORD COUNT: 1654

...**TEXT:** both mag-stripe and smart cards because the network wants consumers to be able to **transfer** funds from their checking **accounts** to the **prepaid** account.

MAC's **prepaid** debit card will be rolled out to the general public on a limited basis during...

**14/3,K/15 (Item 9 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00533990 91-08334  
**Year End Accounting**  
Schwartz, Marlyn A.  
National Public Accountant v36n1 PP: 6-7 Jan 1991

ISSN: 0027-9978 JRNL CODE: NPA  
WORD COUNT: 1130

...TEXT: one accounting period are debited to an asset account, usually as a current asset called **prepaid expense**, and at the end of the period, the appropriate **amount** is **transferred** to the expense **account**. Long-term **prepayments** that are chargeable to several years are presented on the balance sheet as **deferred charges**...

**14/3,K/16 (Item 10 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00296544 85-36978  
**Hollywood Fed Enriches Phone Pay Plan**  
Hawk, Kathleen  
United States Banker v96n10 PP: 65-66 Oct 1985  
ISSN: 0148-8848 JRNL CODE: USI

...ABSTRACT: specific check. The InTouch system will: 1. implement immediate bill payments, 2. deal with recurring **payments** or **advance payment** orders, 3. **transfer funds** to **accounts** within the institution, and 4. transfer funds to other financial institutions using the automated clearing...

... ACH). These accounts offer elective overdraft protection. Also, the customer can check investment rates by **telephone**. The service also includes an annual statement of: 1. **telephone** and electronic debits, 2. direct deposits received, 3. transfers, and 4. a statement of account...

**14/3,K/17 (Item 11 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00071755 78-06076  
**The Fed Bids to Unleash Checking Accounts**  
Business Week n2531 (Industrial Edition) PP: 69, 72 Apr. 24, 1978  
ISSN: 0007-7135 JRNL CODE: BWE

...ABSTRACT: may be upheld in court, another problem crucial to banks is whether interest will be **paid** **before** **funds** are **transferred** to checking **accounts**. Commerical banks are pressing to treat the program as a new kind of savings instrument...

**14/3,K/18 (Item 1 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

05236748 Supplier Number: 47984592 (USE FORMAT 7 FOR FULLTEXT)  
**First Bank Launches ChextraBanking Online**  
PR Newswire, p0916MNTU020  
Sept 16, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 600

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...software, will allow customers to access account information, review balances, see when checks have cleared, **transfer funds** between accounts, pay bills online, and **pre-schedule bill payments** from their PC.

**14/3,K/19 (Item 2 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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05186111 Supplier Number: 47913871 (USE FORMAT 7 FOR FULLTEXT)  
**Bank of America Launches Comprehensive New HomeBanking Service in Arizona.**

Business Wire, p8180163

August 18, 1997

Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 661

... based PC and modem can get account information, check balances, verify when checks have cleared, **transfer funds** between BofA accounts, pay bills online, and **pre-schedule bill payments** and transfers up to a year in **advance**.

Customers can **pay** virtually anyone with this service -- from their mortgage, credit card and utility company to their...

**14/3,K/20 (Item 3 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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05182425 Supplier Number: 47908423

**Atlanta Internet Bank Introduces Super Value Checking**  
PR Newswire, p813ATW006

August 13, 1997

Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 440

... checks have cleared, what their balance is, and which checks remain outstanding. Additionally, they can **transfer funds** among their AIB accounts.

Deposits can be made by mail via AIB-provided **pre-addressed**, postage-**paid** envelopes. Although many customers use electronic checks for bill-paying, paper checks are also available...

**14/3,K/21 (Item 4 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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05050440 Supplier Number: 47413616 (USE FORMAT 7 FOR FULLTEXT)

**Internet Banking: Intuit Launches BankNOW on the Internet, offering fast and simple banking to millions; Convenient one screen design gives instant view of banking information**

EDGE: Work-Group Computing Report, pN/A  
May 26, 1997

Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 552

... that requires no navigation, BankNOW Internet users can check account balances, schedule bill payments and **transfer funds** between **accounts** . Users can see the impact of a **payment** before it is sent, thereby avoiding an overdraft on the account.

BankNOW was initially offered on...

**14/3,K/22 (Item 5 from file: 16)**  
DIALOG(R) File 16:Gale Group PROMT(R)  
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05039957 Supplier Number: 47398793 (USE FORMAT 7 FOR FULLTEXT)  
**Intuit Launches BankNOW on the Internet, offering fast and simple banking to millions; Convenient one screen design gives instant view of banking information.**

Business Wire, p5201105  
May 20, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 691

... that requires no navigation, BankNOW Internet users can check account balances, schedule bill payments and **transfer funds** between **accounts** . Users can see the impact of a **payment** before it is sent, thereby avoiding an overdraft on the account.

BankNOW was initially offered on...

**14/3,K/23 (Item 6 from file: 16)**  
DIALOG(R) File 16:Gale Group PROMT(R)  
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04872971 Supplier Number: 47166801 (USE FORMAT 7 FOR FULLTEXT)  
**Taking in the Sites**  
DeMarco, Nadine; Collazo, Onelia  
LatinFinance, p93  
March, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2832

... key in a valid, non-transferable user name and password. Once admitted, they can make **account** balance inquiries, **transfer funds** , check loan payment schedules and **pay** bills. But **before** customers can subscribe to this service, they must read and agree to the conditions described...

**14/3,K/24 (Item 7 from file: 16)**  
DIALOG(R) File 16:Gale Group PROMT(R)  
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04667703 Supplier Number: 46869636 (USE FORMAT 7 FOR FULLTEXT)  
**Internet Bank In Australia Plans a Pilot Using Ecash**  
American Banker, p16  
Nov 6, 1996  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 193

... institution's head of public affairs. He said Ecash would complement customers' ability to see **account** statements, **transfer money** between **accounts**, and **pay** bills through Advance 's Internet site.

14/3,K/25 (Item 8 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04647445 Supplier Number: 46837374 (USE FORMAT 7 FOR FULLTEXT)  
**QUALCOMM Partners with Transcommunications to Bring Affordable Email Capabilities to Truck Drivers Equipped with the OmniTRACS System**  
PR Newswire, p1028LAM021  
Oct 28, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1408

CabCARD Personal Communications offers multiple functions -- email via the OmniTRACS mobile terminal, voicemail via Transcom-operated services, as well as other **prepaid telephone** services from any touch-tone **phone**. And best of all, the CabCARD is rechargeable, using either a message from the truck that accesses the driver **payroll** or **advance accounts**, **money transfer** systems, personal checks, **money** orders or major credit cards.

Combining the ease of Transcom's **prepaid** phone card with the OmniTRACS satellite-based communications system, CabCARD Personal Communications enables drivers to...

14/3,K/26 (Item 9 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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03879169 Supplier Number: 45575593 (USE FORMAT 7 FOR FULLTEXT)  
**It's Catch-up Time For Card Regulation: Outmoded laws are at best creating uncertainty about products like smart cards and electronic cash and at worst stifling**  
Credit Card Management, v0, n0, p83  
June, 1995  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2029

... its implementing Regulation E, commonly known as Reg E, currently apply to products such as **prepaid** cards and smart cards has been the focus of much debate as the creators of...

...An electronic fund transfer is defined as a transfer of funds through an electronic terminal, **telephone**, or computer (unless it is originated by a check or other paper instrument) that instructs a financial institution to debit or credit an **account**.

Examples of electronic fund transfers are ATM **transfers**, point-of-sale transfers, direct deposits or withdrawals of funds, and, with certain exemptions, **telephone**...

14/3,K/27 (Item 10 from file: 16)

DIALOG(R) File 16:Gale Group PROMT(R)  
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03622597 Supplier Number: 45104248 (USE FORMAT 7 FOR FULLTEXT)

**Double-Duty Debit Cards**

Credit Card Management, v0, n0, p24

Nov, 1994

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2142

... to allow the consumer access to the accounts.

Citibank reportedly is also looking at adding **prepaid** debit card capabilities where the card not only will allow access to home banking, but will be used to retain **funds** that have been **transferred** from bank **accounts** via the home -banking service. Consumers will then be able to use the funds in the card to buy low-ticket items at participating retailers, including vending machines and **phone** calls.

U.S. Bank has taken a different approach to debit card/home banking integration...

**14/3,K/28 (Item 11 from file: 16)**

DIALOG(R) File 16:Gale Group PROMT(R)

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03444533 Supplier Number: 44802209 (USE FORMAT 7 FOR FULLTEXT)

**Prepaid Plastic's Uncertain Payoff**

Credit Card Management, v0, n0, p38

July, 1994

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1902

... want to be assured that revenue-generating mechanisms are in place from the beginning.

With **prepaid** cards, banks issue a plastic card - often one embedded with a microprocessor chip - that consumers **load** **value** into by **transferring** **funds** from their checking **accounts** or by paying with cash or a credit card.

The funds go into a special...

**14/3,K/29 (Item 12 from file: 16)**

DIALOG(R) File 16:Gale Group PROMT(R)

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02521320 Supplier Number: 43335749 (USE FORMAT 7 FOR FULLTEXT)

**Is Prepaid Debit Coming of Age?**

Credit Card Management, v0, n0, p10

Oct, 1992

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1169

... both mag-stripe and smart cards because the network wants consumers to be able to **transfer** **funds** from their checking **accounts** to the **prepaid** account.

MAC's **prepaid** debit card will be rolled out to the general public on a limited basis during...

**14/3,K/30 (Item 13 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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02465124 Supplier Number: 43250871 (USE FORMAT 7 FOR FULLTEXT)

**MAC'S PREPAID DEBIT PICKS THE SMART OPTION**

Bank Network News, v11, n7, pN/A

August 26, 1992

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 958

... in MAC's EFT program are needed. Because MAC wants consumers to be able to **transfer funds** from their checking **accounts** to the **prepaid** account, MAC ATMs will be retrofitted to read and write on both mag-striped and...

**14/3,K/31 (Item 14 from file: 16)**

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02153527 Supplier Number: 42798849 (USE FORMAT 7 FOR FULLTEXT)

**MAC TESTS PREPAID DEBIT**

POS News, v8, n11, pN/A

March 1, 1992

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 145

MAC also is working on technology so that users will be able to **transfer funds** into their **prepaid accounts** using a MAC debit card. And it is working with Bell Atlantic so that public **telephones** will be able to accept the **prepaid** card as well.

Hardware and software for the program were developed by Tennessee-based Debitek...

**14/3,K/32 (Item 15 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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01702128 Supplier Number: 42120851 (USE FORMAT 7 FOR FULLTEXT)

**LET YOUR VOICE BE HEARD**

VARbusiness, p67

June, 1991

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2807

... find out their account balances (spoken to them by a digitized voice) as well as **transfer funds** between **accounts** by "talking" with the bank's computer over the **telephone**. Not only is the system simple to use (just push buttons on a **phone**), but it allows customers 24-hour access to the bank, frees bank staff from the...periods such as the fifteenth of each month, when people often call to check balances **before paying** their mortgages.

To bring such a system to its customers, New Trend shopped for a...

14/3,K/33 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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09652194 SUPPLIER NUMBER: 18933374 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Ringing up service, sales and profits. (prepaid phone cards)  
Grocery Marketing, v62, n10, p51(3)  
Oct, 1996  
ISSN: 0888-0360 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1798 LINE COUNT: 00145

... Technologies, for one, recently introduced its "Daily Metered Billing" service, which monitors daily usage on **prepaid phone** cards and ensures the long distance carrier is paid for the time. As Mackall explained, ComTel sets up an escrow **account** into which **funds** are transferred from the **phone** card issuer and then to the carrier.

Another, equally important, factor to consider about a...

14/3,K/34 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

05440443 SUPPLIER NUMBER: 11161440 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Getting past the hype of annuities. (includes related article) (buyers guide)  
Updegrave, Walter L.  
Money, v20, n9, p118(8)  
Sept, 1991  
DOCUMENT TYPE: buyers guide ISSN: 0149-4953 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 2761 LINE COUNT: 00212

14/3,K/35 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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02182894 SUPPLIER NUMBER: 03559079 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Citibank introduces its new personal computer banking service.  
PR Newswire, NYPR73  
Dec 12, 1984  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 949 LINE COUNT: 00077

... by payee;  
-- stop payments, checks and transfers;  
-- opening of accounts on-line, including CD's;  
-- advance and recurring payments ;  
-- money transfers between accounts ;  
(REMAINING TEXT UNAVAILABLE)

14/3,K/36 (Item 4 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

01898749 SUPPLIER NUMBER: 02850258 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Travelers Cos. offers cash management services for small businesses.

PR Newswire, NYPR163

July 20, 1983

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 514 LINE COUNT: 00046

... and checking activity, use of credit, and Mastercard transactions separately by employee. Both products feature **pre** -authorized **payment** of Travelers life, health and property-casualty insurance premiums. By using this option, customers can...

...notes that the key to the Capital T account is a data processing system that **moves** **funds** within the **account** to the customer's best advantage. The business' cash is automatically swept into one of...

...the customer. Investment shares can be automatically redeemed by check, charge card, or toll-free **phone** call to the

Travelers customer service center in Hartford, which also coordinates all customer account...

**14/3,K/37 (Item 1 from file: 160)**

DIALOG(R)File 160:Gale Group PROMT(R)

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01221432

**Home banking: Edging in the door.**

NEW YORK TIMES (NATIONAL EDITION) June 23, 1985 p. f91

... current balance on their bank accounts, find out which checks and deposits have cleared and **transfer** **funds** between **accounts**. Bills can even be scheduled for up to 1 year in **advance**. **Payments** can usually be tagged with a budget code that identifies tax-deductible expenses or allow ...

**14/3,K/38 (Item 1 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2003 The Gale Group. All rts. reserv.

01953774 SUPPLIER NUMBER: 18382816 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**A community credit. (Mondex UK Mondex cash card trials) (Product Information)**

Kelly, Shan

Computer Weekly, p33(1)

May 30, 1996

ISSN: 0010-4787 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 998 LINE COUNT: 00077

... Unlike debit or credit cards, the electronic purse or wallet works on the principle of **pre** - **payment**. You **load** the card with **money** from your bank **account** and then use it to pay for things by running it through a swipe machine...

**14/3,K/39 (Item 2 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01285533 SUPPLIER NUMBER: 07245727 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Reach out and touch your bankbook. (bridging the gap between personal finance management and online banking)  
DeJean, David  
PC-Computing, v2, n1, p144(1)  
Jan, 1989  
ISSN: 0899-1847 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 477 LINE COUNT: 00037

... really is easier and more certain than writing checks. Most systems let you schedule a **payment** in **advance**. You decide the date and the **account** from which **funds** will be **transferred**. And because data from the user and the bank is entered only once, to one...

14/3,K/40 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03401609 Supplier Number: 47003931 (USE FORMAT 7 FOR FULLTEXT)  
**FLEET MANAGEMENT:More Cab in the Cab from QUALCOMM**  
Advanced Transportation Technology News, v3, n9, pN/A  
Jan 1, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Professional  
Word Count: 519

... now negotiating with a number of large fleets for additional system deployment.

Called CabCARD Personal **Communications**, the system offers in addition to email, voicemail via the Transcom-operated network (supported by MCI) as well as other **prepaid telephone** services from any touchtone **phone**. The CabCARD is rechargeable (or "refillable"), using either a preformatted "macro" message installed in the truck system that accesses the driver **payroll**, or through **advance accounts**, **money transfer** systems, personal checks or major credit cards. Drivers enter their user IDs, mark the necessary...

14/3,K/41 (Item 2 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

02593519 Supplier Number: 45243680 (USE FORMAT 7 FOR FULLTEXT)  
**POS Heads Back To School To Reach A Vibrant Student Market**  
POS News, pN/A  
Jan 3, 1995  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 930

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
...functionality, permitting cardholders to initiate debit transactions on and off campus, and working as a **prepaid** vehicle in school cafeterias and vending machines. Students also can use cards to pay tuition, make long distance **telephone** calls, pay for the use of copy machines and washers and dryers, attend sporting events...

...with SUNY. When all campuses are on-line, the institutions would form a card-based **communications** network of 70 institutions and 800,000

students, facility and staff members. The SUNY project...

...distance calling card services. Citibank also is negotiating with the federal government for student aid funds to be electronically transferred into accounts it is holding for SUNY students. Technological links between the SUNY campuses will permit students...

...experience when they are in school, they will consider AT&T as a long-term telephone provider," Jalowiec says. AT&T entered the campus card market last October when it purchased...

...to the Maitland, Fla.-based Honor shared regional network. Students also are able to initiate prepaid applications, access buildings and parking lots and gain student loan and record information with their...

**14/3,K/42 (Item 3 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02247218 Supplier Number: 44294891 (USE FORMAT 7 FOR FULLTEXT)

**Chemical Helps Cement The Smart Card Foundation**

Bank Network News, v12, n14, pN/A

Dec 13, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 621

... to AT&T executives. They would allow consumers to use their telephones or PCs to transfer value from their bank accounts to their prepaid debit cards.

Chemical also hopes to address one obstacle to consumer acceptance of prepaid cards...

**14/3,K/43 (Item 4 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02161263 Supplier Number: 44054278 (USE FORMAT 7 FOR FULLTEXT)

**Debit Card News: Smart Cards Finally Get Respect From U.S. Banks**

Bank Network News, v12, n7, pN/A

August 26, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1200

... card. That's especially likely with debit because some consumers will want to insert their prepaid card into an ATM and transfer funds from their checking accounts to the prepaid account. ATM manufacturers, including InterBold and NCR, already have designed systems to accommodate this application...

**14/3,K/44 (Item 5 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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01906390 Supplier Number: 43321610 (USE FORMAT 7 FOR FULLTEXT)

**HOW PREPAID IS RENEWING EFT'S STANDARDS DEBATE**

Bank Network News, pN/A  
Sept 25, 1992  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 983

... MAC, ATMs will be retrofitted to read both mag-stripe and smart cards so that **money** can be **transferred** from bank **accounts** to **prepaid** accounts retained in the cards.

NCR Corp. has a smart card reading device that can...

...question is if existing EFT regulations would apply and therefore if receipts are required. Currently, **prepaid** is considered a cash transaction and receipts are only required when **funds** are **transferred** from a bank **account** to a **prepaid** account at an ATM. But some industry observers wonder if **prepaid** might fall under Reg E's domain some day. "Consumers may perceive certain rights are..."

**14/3,K/45 (Item 6 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

01889355 Supplier Number: 43274403 (USE FORMAT 7 FOR FULLTEXT)  
**CORESTATES WILL GET SMART WITH ITS PREPAID DEBIT ROLLOUT**  
POS News, pN/A  
Sept 1, 1992  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 968

... be retrofitted to read and subtract funds from the smart cards so that consumers can **transfer** **funds** from their bank **accounts** to the **prepaid** memory.

While it may take several years to build the program so that the card

**14/3,K/46 (Item 7 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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01435251 Supplier Number: 41904632 (USE FORMAT 7 FOR FULLTEXT)  
**A PrePaid Debit Program For Real Money**  
POS News, v7, n11, pN/A  
March, 1991  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 667

... programs and the state prison system.

Small-Ticket Account

Students who deposit money into a **prepaid** account are issued an identification card with a magnetic-stripe. When they want to make...

...POS terminals deployed in cafeterias and retail outlets throughout the campus. Through an on-line **communication** processed by First Florida Banks, their transactions are authorized and **funds** are **transferred** from their **accounts**. Authorizations typically take between 20 and 30 seconds.

Phone, tuition and housing bills are automatically...

**14/3,K/47 (Item 8 from file: 636)**  
DIALOG(R) File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

01057940 Supplier Number: 40596289 (USE FORMAT 7 FOR FULLTEXT)  
**TEMPORARILY FOR CUSTOMERS**

Card News, v3, n24, pN/A  
Dec 5, 1988

Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 419

... card checks, automated teller machine (ATM) cards for access to certain national cash machine networks, **pre**-authorized **payment** and **funds transfers**, NOW **account** checking, and overdraft credit lines tied to the NOW accounts.

In addition, MoneyTrac offered a...

Set        Items        Description  
S1        12        AU=(AHOLA K? OR AHOLA, K?)  
S2        5105      PREPAY? OR (ADVANCE OR PRE OR BEFORE) (2N) (PAY? OR PAID) OR  
            PREPAID?  
S3        344279     COMMUNICATION? OR TELECOMMUNICATION? OR TELEPHONE? OR PHON-  
            E?  
S4        141145     ACCOUNT? ?  
S5        89318      (TRANSFER? OR LOAD? OR DOWNLOAD? OR TRANSMI? OR MOVE? OR C-  
            HARG? OR RECHARG? OR REPLENISH?) (3N) (MONEY OR AMOUNT? OR FUND?  
            OR VALUE?)  
S6        1954      S2(S)S3  
S7        2482      S4(10N)S5  
S8        103        S7(S)S6  
S9        4         S1 AND S2  
S10      30        (S9 OR S8) AND IC=(H04M-017/00 OR H04M-000/00)  
? show file  
File 348:EUROPEAN PATENTS 1978-2003/Aug W05  
      (c) 2003 European Patent Office  
File 349:PCT FULLTEXT 1979-2002/UB=20030904,UT=20030828  
      (c) 2003 WIPO/Univentio

10/3,K/1 (Item 1 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2003 European Patent Office. All rts. reserv.

01370021

**Method and apparatus for charging of telecommunications services**

**Verfahren und Vorrichtung zur Berechnung von Telekommunikationsdiensten**

**Methode et dispositif de facturation de services de telecommunication**

**PATENT ASSIGNEE:**

TELEFONAKTIEBOLAGET LM ERICSSON (publ), (213768), Telefonvagen 30, 126 25  
Stockholm, (SE), (Applicant designated States: all)

**INVENTOR:**

Lippelt, Hans-Peter, Helpensteiner Kirchweg 31, 41469 Neuss, (DE)

**LEGAL REPRESENTATIVE:**

Tonscheidt, Andreas (91531), Ericsson Eurolab Deutschland GmbH Research  
Department Ericsson Allee 1, 52134 Herzogenrath, (DE)

**PATENT (CC, No, Kind, Date): EP 1168806 A1 020102 (Basic)**

**APPLICATION (CC, No, Date): EP 2000113782 000629;**

**DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE**

**EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI**

**INTERNATIONAL PATENT CLASS: H04M-017/00**

**ABSTRACT WORD COUNT: 134**

**NOTE:**

Figure number on first page: 1

**LANGUAGE (Publication,Procedural,Application): English; English; English**

**FULLTEXT AVAILABILITY:**

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200201	1168
SPEC A	(English)	200201	5753
Total word count - document A			6921
Total word count - document B			0
Total word count - documents A + B			6921

**INTERNATIONAL PATENT CLASS: H04M-017/00**

...SPECIFICATION a method and a network node for charging of communications services.

Background of the invention

Prepaid services in modern telephone networks allow network operators to issue subscriptions on a prepaid basis. A prepaid service account contains an amount of charging value that can be used to pay for outgoing calls as well as for incoming calls. A prepaid service account can have an expiration date. Calls can be made with the account as...

...an empty account or a passed expiration date. Call charges are automatically deducted from the account. The account can be refilled with charging value for continued usage.

Prepaid Services may be offered to customers not wanting a permanent subscription...

10/3,K/2 (Item 2 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2003 European Patent Office. All rts. reserv.

01367907

**System and method for refreshing pre-paid accounts for wireless services**

**Verfahren und vorrichtung zur auffrischung eines vorausbezahlt kontos fur  
schnurlose dienste**

**Procede et dispositif permettant de rafraichir un compte prepaye pour  
services de communication sans fil**

**PATENT ASSIGNEE:**

Nortel Networks Limited, (3029040), World Trade Center of Montreal, 380  
St. Antoine Street West, 8th floor, Montreal, Quebec H2Y 3Y4, (CA),  
(Applicant designated States: all)

**INVENTOR:**

Obhan, Prem, 2401 W. Spring Creek Pkwy., Piano, Collin, Texas 75023, (US)  
Balcom, Russell, 3008 Padre Court, Piano, Collin, Texas 75075, (US)

**LEGAL REPRESENTATIVE:**

Stainthorpe, Vanessa J. (91011), Harrison Goddard Foote, Fountain  
Precinct, Leopold Street, Sheffield S1 2QD, (GB)

**PATENT (CC, No, Kind, Date): EP 1164777 A2 011219 (Basic)**

**APPLICATION (CC, No, Date): EP 2001304880 010604;**

**PRIORITY (CC, No, Date): US 588368 000606**

**DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR**

**EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI**

**INTERNATIONAL PATENT CLASS: H04M-017/00**

**ABSTRACT WORD COUNT: 72**

**NOTE:**

Figure number on first page: 1

**LANGUAGE (Publication,Procedural,Application): English; English; English**

**FULLTEXT AVAILABILITY:**

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200151	1130
SPEC A	(English)	200151	5062
Total word count - document A			6192
Total word count - document B			0
Total word count - documents A + B			6192

**INTERNATIONAL PATENT CLASS: H04M-017/00**

...SPECIFICATION particularly, to a method and system for refreshing  
pre-paid accounts for wireless services.

**BACKGROUND**

Pre - paid wireless phone service is a popular service that generally includes two main features. First, pre - paid wireless systems apply monetary deposits received from subscribers to the subscriber's wireless phone service account balance. Second, pre - paid wireless systems decrement a subscriber's account balance according to a rating plan when the subscriber uses the service. When the account is depleted, a subscriber must replenish the account with additional monetary funds. The act of replenishing0 the account is referred to as topping-up, recharging, or refreshing, the subscriber's account balance.

In...

...which funds may be withdrawn upon appropriate authorization from the subscriber.

When a subscriber's pre - paid account begins to run low, the wireless service provides a warning to the subscriber. The...

...information (e.g., a passcode), and enter the monetary amount to be applied to the pre - paid account balance. The amount of funds specified are then transferred from the subscriber's fund source to the

subscriber's wireless phone pre - paid account balance. The subscriber then receives confirmation from the IVR system that the account balance...such as an account of a family member, by entering additional information about the additional account he/she would like to refresh, and directing the funds to be transferred to the additional account . The event of refreshing a prepaid account may be achieved through a web server, a packet based network, or the like, interfaced through the MS, a personal computer, a home phone , or wireless Internet connection made with the MS using Wireless Access Protocol (WAP) and a...generated while a call is in progress at a predetermined time prior to expiration of prepaid services; and the MS 128 may be configured to transmit a verbal "yes" response received...

...conversing during such an event. A subscriber may specify one of a number of different accounts from which monetary funds may be transferred to refresh a pre - paid account . A subscriber may specify whether voice and/or data services are being purchased. The predetermined...

10/3,K/3 (Item 3 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
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01300830

IMPLEMENTING METHOD FOR ADDING MONETARY VALUE OF MOBILE PREPAYMENT SERVICE  
IN DIFFERENT LOCATIONS

METHODE ZUM HINZUFUGEN VON GELDWERT ZUM MOBILEN VORAUSBEZAHLUNGSDIENST VON  
VERSCHIEDENEN ORTEN

PROCEDE PERMETTANT D'OFFRIR UN SERVICE A VALEUR AJOUTEE POUR LE PREPAIEMENT  
MOBILE A DIFFERENTS EMPLACEMENTS

PATENT ASSIGNEE:

Huawei Technologies Co., Ltd., (3130910), Li Liqiu, Huawei Service Centre  
Building, Kefa Road, Science-Based Industrial Park, Nanshan District,  
Shenzhen 518057, (CN), (Applicant designated States: all)

INVENTOR:

LI, Mofang, c/o Huawei Service Centre Bldng, Kefa Road, Science-Based Ind  
Park, Nanshan District, Shenzhen 518057, (CN)

SHANG, Yongping, c/o Huawei Service Centre Bldng, Kefa Road,  
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ZHENG, Weihua, c/o Huawei service centre building, Kefa Road,  
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LEGAL REPRESENTATIVE:

Sherrard-Smith, Hugh et al (52411), Appleyard, Lees & Co. 15 Clare Road,  
Halifax, HX1 2HY West Yorkshire, (GB)

PATENT (CC, No, Kind, Date): EP 1143693 A1 011010 (Basic)  
WO 200135628 010517

APPLICATION (CC, No, Date): EP 2000938460 000616; WO 2000CN162 000616

PRIORITY (CC, No, Date): CN 99121299 991111

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: H04M-017/00

ABSTRACT WORD COUNT: 127

NOTE:

Figure number on first page: 0001

LANGUAGE (Publication,Procedural,Application): English; English; Zh

FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS A	(English)	200141	551
SPEC A	(English)	200141	2569
Total word count - document A		3120	
Total word count - document B		0	
Total word count - documents A + B		3120	

INTERNATIONAL PATENT CLASS: H04M-017/00

...SPECIFICATION one of important manners to raise service by providing diverse and multiple level services. Mobile **prepaid** service is one of new services. It is not only welcomed by subscribers, but also has many advantages for operator, such as increasing profit, expanding market share, getting **telephone** fee in advance and avoiding bad debt etc. The so-called mobile **prepaid** service is: after a mobile **telephone** subscriber opens an **account**, he (she) purchases **rechargeable** card with fixed **amount** of face **value** to **recharge** his (her) **account**. When making a call, connect or disconnect the call depends on account balance. The balance...

...in the account is spent out, the call is disconnected. In this way, subscriber implements **prepaid** function for call and other services. Intelligent network, which creates new services rapidly and effectively

...

10/3,K/4 (Item 4 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
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01257021

Telephone calling card service system integrating virtual destination numbers  
Telefonkarte Dienstesystem das virtuelle Rufnummer integriert  
Système de service intégrant des numeros d'appel virtuels base sur une telecarte

PATENT ASSIGNEE:

Lucent Technologies Inc., (2143723), 600 Mountain Avenue, P.O. Box 636, Murray Hill, New Jersey 07974-0636, (US), (Applicant designated States: all)

INVENTOR:

Gai, Yigang, 1919 Nutmeg Lane, Naperville, Illinois 60565, (US)  
Hua, Shiyan, 1077 Briarbrook Drive, No. 103, Wheaton, Illinois 60187, (US)

LEGAL REPRESENTATIVE:

Buckley, Christopher Simon Thirsk et al (28911), Lucent Technologies Inc., 5 Mornington Road, Woodford Green, Essex IG8 0TU, (GB)

PATENT (CC, No, Kind, Date): EP 1085738 A2 010321 (Basic)

APPLICATION (CC, No, Date): EP 305393 000627;

PRIORITY (CC, No, Date): US 346152 990709

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: H04M-017/00

ABSTRACT WORD COUNT: 147

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS A	(English)	200112	687
SPEC A	(English)	200112	3373
Total word count - document A			4060
Total word count - document B			0
Total word count - documents A + B			4060

INTERNATIONAL PATENT CLASS: H04M-017/00

...SPECIFICATION cards store information used in connection with the delivery of, and billing for telephone services. "Pre - paid" calling cards are associated with an account having a fixed amount of charges allowable. "Post-paid" calling cards are associated with accounts where the charges are paid in arrears for each billing cycle.

In a typical calling...

10/3,K/5 (Item 5 from file: 348)  
 DIALOG(R)File 348:EUROPEAN PATENTS  
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00740293

Telephony accounts method  
 Verfahren zur Abrechnung in der Telefonie  
 Methode de comptabilite pour telephonie  
 PATENT ASSIGNEE:

ALCATEL N.V., (829139), Burgemeester Elsenlaan 170, NL-2288 BH Rijswijk,  
 (NL), (applicant designated states: DE;FR;GB;IT;SE)

INVENTOR:

Shaw, Rowland Gordon, 12 Waterson Street, Rynfield Benoni 1501, (ZA)

LEGAL REPRESENTATIVE:

Knecht, Ulrich Karl, Dipl.-Ing. et al (70611), Alcatel Alsthom  
 Intellectual Property Department, Postfach 30 09 29, 70449 Stuttgart,  
 (DE)

PATENT (CC, No, Kind, Date): EP 698987 A2 960228 (Basic).  
 EP 698987 A3 970115

APPLICATION (CC, No, Date): EP 95113004 950818;

PRIORITY (CC, No, Date): ZA 946300 940819

DESIGNATED STATES: DE; FR; GB; IT; SE

INTERNATIONAL PATENT CLASS: H04M-017/00 ; H04M-015/00

ABSTRACT WORD COUNT: 157

LANGUAGE (Publication,Procedural,Application): English; English; English  
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	423
SPEC A	(English)	EPAB96	973
Total word count - document A			1396
Total word count - document B			0
Total word count - documents A + B			1396

INTERNATIONAL PATENT CLASS: H04M-017/00 ...

...SPECIFICATION of payment information by the subscriber using his telephone instrument, such information causing an automatic transfer of funds from a subscriber's fund account to the subscriber's telephone account.

Subscriber outgoing calls are not permitted once a subscriber account has no prepaid credit...

...decremented and may be observed on the handset readout.

Preferably the subscriber causes the automatic transfer of funds

from his bank account to the telephone account directly to the billing system (2). To do this he telephones in to his bank account, and transfer the funds directly by means of keyed tone instructions, thus prepaying his account in the billing system (2) electronically, from a remote position.

A variety of accounting information...

... CLAIMS 4. A method as claimed in any one of claims 1 to 3 in which pre - payment is made by a subscriber against the subscriber's account by the transmission of payment information by the subscriber using his telephone instrument, and in which such information causes an automatic transfer of funds from a subscriber's fund account to the subscriber's telephone account.

5. A method as claimed in claim 4 in which subscriber outgoing calls are...

10/3,K/6 (Item 1 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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01031163 \*\*Image available\*\*  
**METHOD AND APPARATUS FOR APPLYING EXTRA SERVICES TO A PREPAID CELLULAR SUBSCRIBER**  
**PROCEDE ET APPAREIL POUR OFFRIR DES SERVICES SUPPLEMENTAIRES A UN ABONNE CELLULAIRE PREPAYE**

Patent Applicant/Assignee:

TELEFONAKTIEBOLAGET LM ERICSSON (publ), Telefonplan, S-126 25 Stockholm, SE, SE (Residence), SE (Nationality)

Inventor(s):

UPPAL Sukhwinder, 2501 Ohio Drive #314, Plano, TX 75093, US,

Legal Representative:

WEATHERFORD Sidney (et al) (agent), Ericsson Inc., 6300 Legacy, MS EVW 2-C-2, Plano, TX 75024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200361264 A1 20030724 (WO 0361264)

Application: WO 2002IB5640 20021227 (PCT/WO IB0205640)

Priority Application: US 200134047 20011227

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SI SK TR (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4318

Main International Patent Class: H04M-017/00

Fulltext Availability:

Claims

Claim

... subscriber account is stored on a home location register.

9 An apparatus for managing a **prepaid** subscriber account in a wireless

telecommunication system, comprising:  
a **prepaid** administration system coupled with said **prepaid** subscriber account ;  
a means for **charging** and reducing funds in said **prepaid** subscriber account ;  
a database for storing tariff information associated with said **prepaid** subscriber account wherein said tariff information comprises:  
a first value for call events; and  
a second **value** for periodic **charges** related to said supplementary service sub- **account** ; and  
a timer for determining a time period related to said periodic charges.

10 The...

10/3,K/7 (Item 2 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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01031162 \*\*Image available\*\*  
**METHOD AND SYSTEM FOR BILLING A CALL THAT IS FORWARDED TO A PREPAID SUBSCRIBER'S VOICEMAIL**  
**PROCEDE ET SYSTEME POUR FACTURER UN APPEL QUI EST ACHEMINE A LA MESSAGERIE VOCALE A PREPAIEMENT D'ABONNE**

Patent Applicant/Assignee:

TELEFONAKTIEBOLAGET LM ERICSSON (publ), Telefonplan, S-126 25 Stockholm, SE, SE (Residence), SE (Nationality)

Inventor(s):

UPPAL Sukhwinder, 2501 Ohio Drive, #314, Plano, TX 75093, US,  
SANDEGARD Jorgen, 4250 E. Renner Rd., #1936, Richardson, TX 75082, US,

Legal Representative:

WEATHERFORD Sidney (et al) (agent), Ericsson Inc., 6300 Legacy, MS EVW 2-C-2, Plano, TX 75024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200361263 A1 20030724 (WO 0361263)  
Application: WO 2002IB5638 20021227 (PCT/WO IB0205638)

Priority Application: US 200133844 20011227

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4895

Main International Patent Class: H04M-017/00

Fulltext Availability:

Claims

Claim

... to a determination that said RPlD and said CPN are identical, setting said charge/no **charge** indicator to **charge** **value** .

8 A system for servicing a **prepaid** subscriber **account** in a wireless **telecommunication** system, comprising:

receiving **communication** means for receiving an incoming call to a **prepaid** subscriber number;  
detecting means for determining whether said incoming call originates with  
from said **prepaid** subscriber number;  
means for charging said **prepaid** subscriber account if  
said incoming call is from said **prepaid** subscriber number; and  
means for forgoing said charge to said **prepaid** subscriber account if  
said incoming call is not from said **prepaid** subscriber number.

9 The system as set

**10/3,K/8 (Item 3 from file: 349)**  
DIALOG(R) File 349:PCT FULLTEXT  
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00994051 \*\*Image available\*\*

**ROAMING RELOAD MANAGER METHOD AND DEVICES**  
**PROCEDE ET DISPOSITIFS DE GESTION DE RECHARGEMENT ITINERANT**  
Patent Applicant/Assignee:

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(Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200324081 A1 20030320 (WO 0324081)

Application: WO 2001CH729 20011219 (PCT/WO CH0100729)

Priority Application: WO 2001CH550 20010912

Designated States: AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY  
BZ CA CH CN CO CR CU CZ (utility model) CZ DE (utility model) DE DK  
(utility model) DK DM DZ EC EE (utility model) EE ES FI (utility model)  
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK  
(utility model) SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 9166

Main International Patent Class: H04M-017/00

Fulltext Availability:

Detailed Description

Detailed Description

... a credit card number or a value code of a  
BESTATIGUNGSKOPIE  
value card, whereupon the account is increased by a reload amount.  
Value  
cards with **value** codes **loaded** thereon, as are described in the patent  
publication 827 119 A1, can be used in...

...the

value cards with the stored value codes can be used not only for loading telephone cards or other ...used to obtain credit for all sorts of services that must be paid for. Such **prepaid** cards with value codes in the state of the art can usually be purchased at **prepaid** cards (e.g. chipcards).

However, the distribution of value codes by means of a value...terminal, are transmitted over a communication channel to a computerised reload unit. The reload unit **transfers** a monetary **amount** corresponding to the value code to the **account** assigned to the identified mobile **communication** terminal.

According to the present invention, the above-stated objects are particularly achieved in that...

10/3,K/9 (Item 4 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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00989851 \*\*Image available\*\*

**ROAMING RELOAD MANAGER**

**GESTIONNAIRE DE RECHARGEMENT A ITINERANCE**

Patent Applicant/Assignee:

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(Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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(Nationality), (Designated only for: US)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2001CH550 20010912 (PCT/WO CH0100550)

Priority Application: WO 2001CH550 20010912

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BZ CA CH CN CO CR CU CZ (utility model) CZ DE (utility model) DE DK

(utility model) DK DM DZ EC EE (utility model) EE ES FI (utility model)

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK (utility

model) SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

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Publication Language: English

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Fulltext Word Count: 5259

Main International Patent Class: H04M-017/00

Fulltext Availability:

Detailed Description

Detailed Description

... a credit card number or a value code of a value card, whereupon the user **account** is increased by a reload amount. Value cards with **value** codes **loaded** thereon, as are described in the ... value cards with the stored value codes can be used not only for loading

BESTATIGUNGSKOPIE

telephone cards or other chipcards with monetary amount values, but can also be used to obtain credit for all sorts of services that must be paid for. Such **prepaid** cards with value codes in the state of the art can usually be purchased at...out the debiting and crediting via a bank account of the user, credit cards or **prepaid** cards (e.g. smart cards).

However, the distribution of value codes by means of a...user on a chipcard with stored prepaid monetary amount (prepaid card) and/or a monetary **amount** is **charged** to the user on a centrally stored **account** (e.g. a bank account ...the first reloading unit 41 in order to facilitate a simplified crediting of the monetary **amount value** to a **transfer account**. However, it is important to point out that the proxy MSISDN is independent from the...assigned to a monetary amount value, and/or for an initial confirmation of the monetary **amount value** on the **transfer account**, e.g. by the monetary institution, before ordering the loading or reloading of the chipcard...

10/3, K/10 (Item 5 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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00950788 \*\*Image available\*\*

**OPTIMISED RECHARGING OF PREPAID ACCOUNTS**  
**RECHARGEMENT OPTIMISE DE COMPTES PREPAYES**  
**OPTIMIERTES WIEDERAUFLADEN VON PREPAID-KONTEN**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200284989 A2 20021024 (WO 0284989)

Application: WO 2002EP3658 20020403 (PCT/WO EP0203658)

Priority Application: EP 2001109181 20010412; EP 2001118998 20010806

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Publication Language: German

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Fulltext Word Count: 3172

Main International Patent Class: H04M-017/00

English Abstract

The invention relates to a method for recharging an electronic credit **prepaid** by a user, particularly for paying for services in a data or **telecommunication** system. The inventive method comprises the following steps: a) setting a lower account threshold value for the credit; b) signalling if the **account** falls below the threshold value; and c) triggering a **recharging** function if the **value** falls below the

threshold value.

10/3,K/11 (Item 6 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00944769 \*\*Image available\*\*

**METHOD OF PROVIDING NETWORK SERVICES**  
**PROCEDE POUR FOURNIR DES SERVICES DE RESEAU**

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2002EP2813 20020313 (PCT/WO EP0202813)

Priority Application: EP 2001107141 20010322

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21123

International Patent Class: H04M-017/00 ...

Fulltext Availability:

Claims

Claim

... of active users the actual value of all prepaid decrementor fields from their associated prepaid **accounts** and **transfers** the same **value** to another **account** in the system (in personal mode this **account** is also part of the same PPR, in the global variant this account may alternatively be a systemwide account). In addition to the customer **prepaid** account there may be additional accounts in the PPR and system wide in the MPS, which work according to the same principle as the customer **prepaid** account. This means they have an associated decrementor field - so-called unrestricted decrementor fields, where... the users. They can correlate this information with parallel activities such as feedback collection via **telephone** polls, real-time statistics on e-business activities, sales revenues etc. to better fine-tune... Session Manager Application at each accounting step decrements the applicable accounts (in default mode the **prepaid** account and the default profile account, in advertising mode the advertising-related accounts, in premium mode the Maxi mum Premiumne account and the **Prepaid** Account. In sponsor mode (which may coexist with the other modes) it also decrements the...

...per minute basis to accounting on a per second basis. The user can recharge his **prepaid** account using the PSP. The **prepaid** account can be charged and recharged by the user over all common payment methods (cash, bank debit, credit card, mobile card, **telephone** bill, etc.). Over the PSP the user can control to change his user profile with...

...e.g. free access for banking transactions with Bank Y which does not decrement the **prepaid** account as long as the user is accessing only sponsored content. As soon as the...

...only to company Z and to content that company Z is willing to sponsor. The **prepaid** -decrement is negative, as the company Z actually pays the user for accessing it's content. Company Z pays accordingly to the owner of the MPS. **Prepaid** -account depleted: there are two variants how the depletion of a **prepaid** account can be handled:

1: The user will be disconnected immediately from the service and...

...is being warned of imminent disconnection and be given a last chance to recharge his **prepaid** account. His user profile will be limited to viewing the warning of imminent disconnection and of recharging his **prepaid** account (website 32). If the last period of grace goes by without the account being...session anytime during the session. User profiles are preconfigured in the NSS 209 so the **communications** between the PSP and the NSS only needs to communicate the selected profile in most...

...a website of the advertiser. Alternatively, the sponsor may have the ability to increase the **prepaid** account directly. Further, there may be provided a sponsoring interface with ability to change the user profile. This interface has access to the **Prepaid** Decrementor field 44 in that way that the sponsor can decrease the value

of the...The action specified for this event is to send a request to the unified **prepaid** account 120 to **transfer** another lease **amount** of credit (another 2.00 Euro) into the accumulated lease register 124. Fig. 10 shows...

...credit consumed by the user is reflected by the step-wise reduction of the unified **prepaid** account 120 of the user. Thus, in the event of data loss due to a...

...the amount of credit that - 49 has not been consumed, is refunded to the unified **prepaid** account 120. Then, the credit counter 126 and the register 124 may be reset for a next session. If, during a session, the unified **prepaid** account 120 of the user becomes depleted, the request to lease another amount of 2...

...example, to be sent to the user in order to invite him to reload his **prepaid** account or to switch to a cheaper profile with a lower quality of service. The...

...any other alterations. While the example given above has been illustrated by way of a **prepaid** mode, this embodiment can be adapted to a postpaid realtime billing mode in a straightforward manner. The unified **prepaid** account 120 would then be replaced by a debit account of the user, and this **account** will be increased, for example by **transferring** negative lease **amounts** into the register 124. Correspondingly, negative charges 118 would be accumulated in the "credit counter..."

...thresholds such as TH4. because the is no real equivalent to the depletion of a **prepaid** account. Nevertheless, such thresholds might be used for implementing payment ceilings or the like or...

...present applicant has proposed a billing system in which Internet services are identified by virtual **telephone** numbers, and the services are billed for by creating data records in the format of Call Detail Records (CDR) which are sent to a **telephone** billing System. As a result, the charges for Internet services will appear on the **telephone** bill and will be identified by their virtual **telephone** numbers. 'Me present invention, in the postpaid mode, may readily be combined with this previously proposed invention. In this case, the **communication** between the real time billing system 100 and the account of the user and/or...

10/3, K/12 (Item 7 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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00918759 \*\*Image available\*\*

**METHOD AND SYSTEM ENABLING PREPAID SERVICE IN AN ALL-IP NETWORK**  
**PROCEDE ET SYSTEME ASSURANT UN SERVICE PREPAYE DANS UN RESEAU TOUT IP**

Patent Applicant/Assignee:

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FI (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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KOSKINEN Juha-Pekka, Nokia Networks Oy, Keilalahdentie 4, FIN-02150 Espoo  
, FI, FI (Residence), FI (Nationality), (Designated only for: US)

Legal Representative:

PELLMANN Hans-Bernd (et al) (agent), Tiedtke-Buhling-Kinne, Bavariaring  
4, 80336 Munich, DE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200252834 A1 20020704 (WO 0252834)

Application: WO 20000EP13248 20001222 (PCT/WO EP0013248)

Priority Application: WO 20000EP13248 20001222

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3216

Main International Patent Class: H04M-017/00

Fulltext Availability:

Claims:

English Abstract

The invention relates to a system and method for enabling **prepaid** service in a packet-based **communications** system, in particular in an All-IP network which comprises one or more subscriber terminals...

...data of one or more server means, and the at least one server means stores **prepaid** accounts for subscribers. When a subscriber terminal is initiating the establishment of a connection to another network entity, the server means is adapted to transmit a subscriber- **prepaid - account** related value informing a control means on an available **charge** threshold **value** for the connection to be established.

Claim

... connection to another network entity, the server means is accessed and returns a subscriber-prepaid- **account** related value informing on an available **charge** threshold **value** for the connection to be established.

Further, the invention proposes network elements as defined in claims 17, 18.

According to the present invention, the **PrePaid** problem is solved by providing an additional network node, in the following also called **PrePaid** Server (PPS) which preferably is a network-external server.

The **PrePaid** Server PPS serves for implementing **prepaid** services in All-IP networks. The **PrePaid** server (PPS) takes care of on-line subscriber billing per call basis. PPS may be...

...her stored profile, the PPS to be used.

As the proper handling and implementing of **prepaid** service is becoming more and more complicated due to fragmented networks the **prepaid** servers may form part of one or more networks so that a new network architecture is provided. The use of the **PrePaid** Server in the network(s) is appropriately defined.

Subscriber(s) can have one or more **prepaid** servers PPS in use. These servers "hide" whatsoever applications are used in transactions and enable a reasonable way to implement **prepaid** service. Server(s) also enable(s) on-line charging towards different applications.

is

BRIEF DESCRIPTION...

...INVITE operation is part of SIP (Session Initiation Protocol), a signalling,,protocol for IP based **communications** , which is,defined by IETF. CSCF 4 loads the subscriber profile from the HSS (Home...

...g. PPS address.

In a next step 4.). CSCF 4 addresses PPS 3 and requests **Prepaid** information for the subscriber 1 initiating the session. PPS 3 returns a message 5.) indicating the actual threshold value (actually remaining **prepaid** amount still to be used) of the subscriber in question. Thereupon, the session, e.g...

...returned (message 8.) to PPS 3 as now valid threshold value. PPS 3 decreases subscribers **account** correspondingly and **transfers** the used **amount** of money to operator's **account** . Fig. 2 illustrates a further embodiment wherein PPS is used with SCE (Service Creation Environment...

...Information

Element) element as well as identity of the access network.

2.) SCE1 12 requests **prepaid** information from PPS 14 and delivers CIE to PPS 14. Global Charging

ID is linked...connection.  
Alternatively, the PPS 14 may simply return the presently stored actual amount of the **prepaid** account to the SCE1 12.  
4.) SCE1 12 returns the received threshold value to the...  
...to SCE2 15, and transfers the Global Charging-ID to SCE2. 9.) SCE2 15 requests **prepaid** information from PPS 14.  
CIE is delivered to PPS 14 (basic tariffing is made in...  
...connection.  
Alternatively, the PPS 14 may simply return the presently stored actual amount of the **prepaid** account to the SCE2 15.  
6  
SUBSTITUTE SHEET (RULE 26)  
. ) SCE2 15 returns the value...the server means which in response thereto transmits, to the control means, a subscriber-prepaid- **account** related value informing on an available **charge** threshold **value** for the connection to be established.

2 Method according to claim 1, wherein the control...

10/3,K/13 (Item 8 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00916972 \*\*Image available\*\*  
**USER CREATED CUSTOMER HIERARCHIES**  
**PROCEDE DE CREATION DE HIERARCHIES CLIENT AUTO-INTEGREES**  
Patent Applicant/Assignee:  
AMERICAN MANAGEMENT SYSTEMS INC, 4050 Legato Road, Fairfax, VA 22033, US,  
US (Residence), US (Nationality)  
Inventor(s):  
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KRUEMPELMANN Frank Oliver, Johannes-Geller Strasse 4, 41462 Neuss, DE,  
Legal Representative:  
KRAVETZ Paul I (agent), Staas & Halsey, LLP, 700 Eleventh St. NW, Suite  
500, Washington, DC 20001, US,  
Patent and Priority Information (Country, Number, Date):  
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Application: WO 2001US43338 20011121 (PCT/WO US0143338)  
Priority Application: US 2000739747 20001220  
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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
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Fulltext Word Count: 4246

Main International Patent Class: H04M-017/00  
Fulltext Availability:  
Detailed Description

Detailed Description

... shows reload patterns according to an embodiment of the present invention. Under this embodiment, an account owner or user may configure different or identical reload amounts to be transferred to the subscriptions that are associated with the account. Account 100 is connected to subscription 110, subscription 120, and subscription 130 ... any type of similar or dissimilar services, and may be any combination of post- and pre - paid subscriptions.

For example, subscription 110 may be a subscription for a mobile phone service...

10/3,K/14 (Item 9 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00916971 \*\*Image available\*\*

PREPAID PHONE SERVICE FOR BOTH WIRED AND WIRELESS TELECOMMUNICATION DEVICES  
SERVICE TELEPHONIQUE PREPAYE POUR DISPOSITIFS DE TELECOMMUNICATION TANT  
FILAIRES QUE SANS FIL

Patent Applicant/Assignee:

AT & T WIRELESS SERVICES INC, 14520 N.E. 87th Street, WTC2, Redmond, WA 98502, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200251120 A1 20020627 (WO 0251120)

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Fulltext Word Count: 5400

International Patent Class: H04M-017/00

Fulltext Availability:

Detailed Description

Detailed Description

... the prepayment of telecommunication services for an individual subscriber.

Thus each individual subscriber has a **prepaid** account that is

associated with both his or her wireless device 14 and the wireline **telephone** 18. The account management server 26 manages the subscriber accounts and associated **phone** numbers with the wireline and wireless accounts. A bank server 28 communicates with the **account** management server 26 to enable a user to **transfer** **funds** from a credit card or other **account** to the **account** management server 26 in order to **prepay** for the **telecommunication** service. Those of skill in the art will understand how to provide **prepayment** by electronic funds transfer, bank card or check. For example, U.S. Patent No. 5...

...to Martin et al., whose contents are incorporated herein by reference, illustrate several means for **prepaying** for service.

The account management server 26 communicates with the Internet 32 in order to...62. The data gating module 44 communicates with the bank server 28 for receiving electronic **transfers** of **funds** for **prepayment** or other **accounts**. Data storage I and data storage JEl can be any memory device which stores transaction data records produced from central switching station 16a for each **telecommunication** connection effectuated (i.e. process conducted). While illustrated as separate units, the data storage units...

10/3,K/15 (Item 10 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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00867676 \*\*Image available\*\*

**METHOD AND APPARATUS FOR CHARGING OF COMMUNICATIONS SERVICES  
PROCEDE ET APPAREIL DE TAXATION DES SERVICES DE COMMUNICATION**

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

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Priority Application: EP 2000113782 20000629

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
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Filing Language: English

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Main International Patent Class: H04M-017/00

Fulltext Availability:

Detailed Description

Detailed Description

... a method and a network node for charging of communications services.

Background of the invention

Prepaid services in modern telephone networks allow network operators to issue subscriptions on a prepaid basis. A **prepaid service account** contains an **amount of charging value** that can be used to pay for outgoing calls as well as for incoming calls. A **prepaid service account** can have an expiration date. Calls can be made with the account as...

...an empty account or a passed expiration date. Call charges are automatically deducted from the **account**. The **account** can be refilled with **charging value** for continued usage.

Prepaid Services may be offered to customers not wanting a permanent subscription...

10/3,K/16 (Item 11 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00841535 \*\*Image available\*\*

**DATA TRANSMISSION METHOD AND DEVICE**  
**PROCEDE ET AGENCEMENT DE TRANSMISSION DE DONNEES**  
**DATENÜBERTRAGUNGSVERFAHREN UND -ANORDNUNG**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200174974 A2-A3 20011011 (WO 0174974)

Application: WO 2001DE1221 20010330 (PCT/WO DE0101221)

Priority Application: DE 10016237 20000331

Designated States: BR JP US

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: German

Filing Language: German

Fulltext Word Count: 2270

Main International Patent Class: H04M-017/00

English Abstract

The invention relates to a data transmission method for the topping-up of a **pre - paid** electronic credit of a service user, by means of a data or **telecommunication** network, essentially, in real time. Said service user possesses a first electronic transaction account and...

...depending upon a transmitted signal sent from a terminal belonging to the service user, the **pre - paid** credit is increased by a certain pre-determined electronic monetary value and, simultaneously, the same monetary **amount** is **transferred** from the first transaction **account** to the second transaction **account**.

10/3, K/17 (Item 12 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00827002 \*\*Image available\*\*

**PREPAID DIRECT DIAL LONG DISTANCE TELECOMMUNICATION SERVICES  
SERVICES DE TELECOMMUNICATIONS INTERURBAINES PREPAYEES, A NUMEROTATION  
DIRECTE**

**Patent Applicant/Assignee:**

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**Patent and Priority Information (Country, Number, Date):**

Patent: WO 200160044 A2-A3 20010816 (WO 0160044)

Application: WO 2001US4124 20010209 (PCT/WO US0104124)

Priority Application: US 2000181889 20000211; US 2001259729 20010104

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7714

Main International Patent Class: H04M-017/00

Fulltext Availability:

Detailed Description

English Abstract

Methods and apparatus for providing **pre - paid** long distance **telephone** calls without the requirement for dialing an access number or providing a personal identification number. Customers establish **accounts** with a service provider and keep the **accounts replenished** with **funds**. When the customer dials a long distance **telephone** number, the call is routed to a service provider's IVR platform, where a check...

Detailed Description

... are sufficient ftmds in the account. The user sets up and flmds the

pre-paid account for his telephone with a service provider, and replenishes the account funding by using a credit card, debit/bank/check card, or other form of financing, electronic...

...automatic replenishment option. In a first embodiment, long distance calls made from the user's telephone are initiated without dialing any access number or providing any personal identification number (PIN). As

...refers to the entry of such access number prior to the entry of a destination telephone number. The term "numeric long distance indicator," as used herein refers to the numeric indicator...

...example, the single digit " 1 " or the numeric phrase "0 1 1 ") plus the "destination telephone number", which refers herein to a telephone number (including any necessary area, country, city codes), and this dialing results in call completion and automatic payment from a pre-paid account. The call is routed to an IVR platform connected to a public switch telephone network (PSTN), where the IVR platform has access to a database having the pre - paid account information.

2

Customers may sign up for the pre-paid long distance telephone service...

10/3, K/18 (Item 13 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00826473 \*\*Image available\*\*  
TELECOMMUNICATION SYSTEM AND METHOD FOR OPERATING SAME  
SYSTEME DE TELECOMMUNICATION ET PROCEDE D'EXPLOITATION DE CELUI-CI  
Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200160046 A1 20010816 (WO 0160046)  
Application: WO 2000EP961 20000207 (PCT/WO EP0000961)  
Priority Application: WO 2000EP961 20000207

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 2698

Main International Patent Class: H04M-017/00

Fulltext Availability:  
Detailed Description

Detailed Description

... to stored respective data. The control means 5 may also be adapted to check the **phone** number of the caller and the credit card number stored with regard to this **phone** number so as to detect a coincidence between the data stored with respect to the **phone** number of the present caller, and the data stored in the authorization file (contents of 3 0 memory 6) with regard to this **phone** number. If lack of correspondence is detected, the process jumps to step 15 and ends. Otherwise, the process proceeds to step 14, wherein the **prepaid** group **account** 7 is **recharged** by an **amount** which is either fixed or selected by the caller. Thereafter, the process 3 5 ends...

10/3,K/19 (Item 14 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00815160 \*\*Image available\*\*  
**A SYSTEM FOR RECHARGING A PREPAID VALUE IN RESPECT OF A TELEPHONE CONNECTION**  
**SYSTEME DE RECHARGE D'UNE VALEUR PREPAYEE DANS LE CADRE D'UNE CONNEXION TELEPHONIQUE**

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200148716 A1 20010705 (WO 0148716)

Application: WO 2000NL882 20001201 (PCT/WO NL0000882)

Priority Application: NL 1013732 19991202

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Dutch

Fulltext Word Count: 3487

International Patent Class: H04M-017/00 ...

Fulltext Availability:

Claims

Claim

amendments. A system for recharging a **prepaid** value in respect of a

further handling of the...

...from the foregoing that the invention discloses a system for obtaining and paying for a **prepaid** value by means of which consumers who may have a tele

**phone** connection with various providers can recharge their **prepaid** value quickly and easily in any desired manner and in principle at any desired moment...

...payment message to central processing unit G, which payment message in any case includes the **telephone** number and the amount with which the **prepaid** value is to be recharged. Preferably, the payment message also includes-a sender identification...

...payment has taken place. The central processing unit 6 can identify by means of the **telephone** number the provider with which the consumer in question has a **telephone** connection, after which the central processing unit informs the service unit 7 of the provider in question via network 5 what **telephone** number is to be recharged with what amount. For the consumer, the central processing unit...him and it seems as if he is directly obtaining a recharge of the **prepaid** value from his own provider of **telephone** services. The central processing unit 6 furthermore provides protection against unauthorized use by verifying the **telephone** number of the terminal from which the payment message is being received, by verifying the terminal identification code, by verifying whether the **telephone** number and the terminal identification code correspond and by recording session numbers. The invention is...

10/3,K/20 (Item 15 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00810391

**A METHOD RELATING TO PREPAID CONNECTIONS TO A TELEPHONE NETWORK**  
**PROCEDE DE CONNEXIONS PREPAYEES SUR UN RESEAU TELEPHONIQUE**

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200143417 A1 20010614 (WO 0143417)

Application: WO 2000SE2468 20001208 (PCT/WO SE0002468)

Priority Application: SE 994482 19991208

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: Swedish  
Fulltext Word Count: 1935

Main International Patent Class: H04M-017/00  
Fulltext Availability:  
Detailed Description

Detailed Description  
... credit. The credit is regulated later.

There are known to the art different types of **prepaid telephone** cards with which a **telephone**, for instance a mobile **telephone**, can be connected to a **telephone** network, where a call can only be connected if there is sufficient money on the card or if the card is connected to an account with the **telephone** operator. A call connection is released when there is no longer sufficient money on the card or in the **account** to pay for the connection.

The card can be **replenished** with **funds** by **charging** the card with a given sum of money in special terminals, or by the user...

10/3, K/21 (Item 16 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00785507 \*\*Image available\*\*

**CUSTOMIZING PREPAID SERVICE**

**SERVICE PREPAYE DE PERSONNALISATION**

Patent Applicant/Assignee:

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Helsinki, FI,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200119068 A1 20010315 (WO 0119068)

Application: WO 2000FI741 20000901 (PCT/WO FI0000741)

Priority Application: FI 991873 19990902

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK  
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK  
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK  
SK (utility model) SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3874

Main International Patent Class: H04M-017/00  
Fulltext Availability:

(deposit, recharge) his **PrePaid** SIM account by entering the number of a **prepaid** voucher. The IP is connected to an SSP using for example ISUP (ISIDN User...a call. However, usually the SCP is not used in the service logic of the **Prepaid** SIM IVR re35 charge application, i.e. calls to the IVR are routed by the...

...subscriber has dialled in order to recharge. In the example illustrated in Figure 1, the **prepaid** subscriber information and information about vouchers are in a database located in a service management...

...same profile but each subscriber has only one profile in the first preferred embodiment. A **prepaid** profile is a profile defining at least one of the following attributes: deposit function, expiry...

...maximum validity period and expiry state handling function. The deposit function defines how the new **prepaid** credit is calculated. The expiry function defines how the validity of the **prepaid** credit is calculated based e.g. on current validity, recharge amount, voucher used for recharge, etc. In those embodiments where the **prepaid** expiry handler has different states for progressively limiting the possibilities of the subscriber over time...

...access to 35 the service data of the service management point SMP through a public telephone network, such as the PSTN or the ISIDN, a cellular radio network (such as the...

...with the SIVIP. Furthermore, the SMAP can provide access to a network element of another **telecommunications** network, such as the home location register HLR comprising data related to subscriber information and **telecommunications** services. Functionally, the SMAP comprises a service management access function. The profiles can be defined...

...1 5 preferred embodiment of the invention. In the first preferred embodiment of the invention, **prepaid** services are built with **prepaid** expiry having different kinds of time limits. In the first preferred embodiment, the **prepaid** subscriber who has activated his subscription is in one of the five different subscription states...  
...passed since the subscriber last time recharged. When the credit expires, the credit of a **prepaid** account is no longer valid. When the subscription expires, the subscription is no longer valid...

...given indicating what is going to happen soon if the account is not recharged. The **prepaid** expiry is described in greater detail in Finnish patent application F1990937 which is incorporated herein...

...given; a Silver profile with a long credit validity and an Economy profile where the **prepaid** credit must be recharged frequently in order not to lose existing credit. In the first...voucher is valid, all necessary information will be obtained and the calling subscriber is a **prepaid** subscriber, otherwise he cannot recharge. Another assumption, made here, is that the subscriber recharges via...

...that the IVR checks at the beginning of the call, if the caller is a **prepaid** subscriber, and if not, then the call is disconnected or connected to customer service. Figure...

00783642 \*\*Image available\*\*

CHARGING FOR PREPAID SUBSCRIBERS IN A TELECOMMUNICATIONS SYSTEM  
PROCEDE DE RECLAMATION AUPRES DES ABONNES DETENTEURS DE TELECARTE DANS UN  
SYSTEME DE TELECOMMUNICATIONS

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FI (Nationality), (For all designated states except: US)

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Legal Representative:

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Helsinki, FI,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200117222 A1 20010308 (WO 0117222)

Application: WO 2000FI742 20000901 (PCT/WO FI0000742)

Priority Application: FI 991874 19990902

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK  
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK  
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK  
SK (utility model) SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5242

Main International Patent Class: H04M-017/00

Fulltext Availability:

Claims

Claim

... when the network is not very loaded.

In one embodiment of the invention, where the **prepaid** service is used, each voucher type has a tariff model. The further advantage of this

...  
...the i5 voucher type he is using.

In another embodiment of the invention, where the **prepaid** service is used, voucher types allowed for subscribers are defined. The further advantage of this...

...preferred  
embodiment.

Detailed description of the invention

Figure 1 is a block diagram of a **telecommunications** system S equipped with an arrangement according to a first preferred embodiment of 35 the invention. The **telecommunications** network is assumed to be a public land mobile network PLIVIN, without, however, limiting the invention to that kind of particular network. The invention can be used in any **telecommunications** systems where subscribers have subscription information stored in the system and the subscription information is...

defined either in the **prepaid** profile information or in the subscriber information, not in the voucher information. In this embodiment...

...difference between vouchers could be the price of the vouchers. Also subscribers having a different **prepaid** profile can have different kinds of charging, even if they use the same voucher type. In the fifth preferred embodiment, no **prepaid** profiles are used and the subscriber information SI also comprises information about allowed voucher types...more precisely, the SCP is responsible for keeping track of the available credit of the **prepaid** subscriber, but this is not necessary to the invention. It is also possible that it is the MSC (SSP) that keeps track of the available credit of the **prepaid** subscriber. Another assumption, made here, is that the SCP stores the available credit to an...

...the call to made here is not an emergency call. Referring to Figure 3, a **prepaid** subscriber has dialled numbers indicating that he wants to make a call which is charged from him. The SSP notices that the caller is a **prepaid** caller and sends a **prepaid** service request to the SCP. In step 301, the SCP deduces from the service request...

...the IVR and selected to deposit the voucher. The subscriber is assumed to be a **prepaid** subscriber, otherwise he cannot deposit. It is also to assumed that the IVR checks at the beginning of the call if the caller is a **prepaid** subscriber, and if not, then the call is disconnected or connected to customer service.

Figure...

...On the basis of the IVISISDN the IVR obtains, in step 402, the caller's **prepaid** profile identifier P-ID from the subscriber information SI located in the SIVIP. On the...illustrate the invention. Although the invention is described above assuming that the subscriber is a **prepaid** subscriber and the system is a **prepaid** system, the invention may be implemented also for conventional subscribers who are charged afterwards. When...

...not limited to mobile systems but it may be implemented in any kind of **telecommunications** system, e.g. fixed systems, storing subscriber information, like the PSTN (Public Switch **Telephone** Net- WO 01/17222 PCT/IF100/00742  
Claims

1 A method for customising the charging...

10/3,K/23 (Item 18 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00776292 \*\*Image available\*\*  
**SYSTEM AND METHOD FOR PREPAID ACCOUNT REPLENISHMENT**  
**SYSTEME ET PROCEDE SERVANT A REAPPROVISIONNER UN COMPTE PREPAYE**  
Patent Applicant/Assignee:  
SOFTWARE COM INC, 525 Anacapa Street, Santa Barbara, CA 93101-1603, US,  
US (Residence), US (Nationality)  
Inventor(s):  
HARTMAIER Peter, 11201 - 19th Court N.E., Woodinville, WA 98072, US  
Legal Representative:  
TANNENBAUM David H, Fulbright & Jaworski L.L.P., Suite 2800, 2200 Ross  
Avenue, Dallas, TX 75201, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109853 A1 20010208 (WO 0109853)

Application: WO 2000US40426 20000719 (PCT/WO US0040426)

Priority Application: US 99365426 19990802

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7549

International Patent Class: H04M-017/00 ...

Fulltext Availability:

Detailed Description

Detailed Description

... but it 102 can be credit card transaction processor. Bank 102 maintains a number of **accounts** for handling the **funds** involved in the **replenishment** transactions. A number of **geographically diverse** terminals, such as POS 104 and ATM 105, provide 1 0 consumers and **prepaid** account users with locations for completing **prepaid** account **zn** **replenishment** transactions. Point of Sale (POS) terminal 104 and Automated Teller Machine (ATM...)

...transactions via Internet 106 and Personal Computer (PC) 107 or via the user's mobile **phone** 108. Replenishment system 1 0 1 may be coupled to database 109, which is used to store information about users, banks, points of sale, **prepaid** accounts and the like.

Prepaid engine 103, which is known in the art and will...a **prepaid** account via wireless telephone 108. In step 401, the user preauthonizes a specific **account** that will provide **funds** to **replenish** the **prepaid** **account**. This debit **account** may be predesignated by the user during activation of 1 5 the replenishment account. To replenish the **prepaid** account, the user enters the appropriate dialed digits in step 402. The dialed digits can be any length and may include a feature code, **telephone** number, transaction amount, PIN or other information. Certain feature codes may be correlated to specific...

...code, the system knows that the transaction amount is to be \$25. Signals from wireless **telephone** 108 include, the MIN assigned to the device and this information can be used to uniquely identify a specific wireless **telephone** and an assigned **prepaid** account. The wireless network further confirms the validity of the **phone** through existing authentication methods.

In one embodiment, wireless network I 10 converts the dialed digits...

...408, replenishment system 101 sends a message to prepaid engine 103 to update the **prepaid** **account** balance for the user.

In step 409, bank 102 **transfers** **funds** from the user's predesignated **account** to the appropriate **account** for prepaid transactions.

It will be understood that, although the exemplary system described above was...number delivery or automatic number identification (ANI), can be used to identify the appropriate prepaid account . Also, specific replenishment telephone numbers may be predesignated for selected replenishment amounts , such as "I 555-2525" for a \$25 replenishment transaction or "I 555-5050" for a \$50 replenishment. Accordingly, the user could dial "I 555-2525 from telephone 1 13 and the answering replenishment IVR system would know that the user desired a \$25 replenishment. The answering IVR system would also identify telephone 1 1 3, the associated prepaid account and the preselected debit account information based upon the caller ID from telephone 1 13. As a result to complete the transaction, the IVR system would only need...

...to the user via electronic, SMS, or regular mail. Replenishment system IO 1 updates the prepaid account balance in prepaid engine 103 and performs an electronic banking transaction with bank 102 to move the funds among the appropriate accounts .

It will be further understood that the present invention may be used to replenish any...

10/3,K/24 (Item 19 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00766115 \*\*Image available\*\*  
**SYSTEM AND METHOD FOR ACQUIRING PRE-PAID PRODUCTS AND SERVICES**  
**SYSTÈME ET PROCEDE D'ACQUISITION DE PRODUITS ET SERVICES PREPAYÉS**  
Patent Applicant/Inventor:  
KEIL Dean S, 5019 80th Terrace South, Lake Worth, FL 33467, US, US  
(Residence), US (Nationality)  
Legal Representative:  
ROBERTS Jon L, Roberts Abokhair & Mardula, LLC, 11800 Sunrise Valley  
Drive, Suite 1000, Reston, VA 20191-5302, US  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200079492 A1 20001228 (WO 0079492)  
Application: WO 2000US3294 20000209 (PCT/WO US0003294)  
Priority Application: US 99334887 19990617  
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 6280

International Patent Class: H04M-017/00

Fulltext Availability:

Claims

Claim

... the amount of money associated with the PIN.

8 The method for purchasing and delivering prepaid communication services of claim I further comprising the secure host storing the order

Direct Customer Inquiries...

...nactive

Ticket Amount: \$50.00 ----- Value of PIN

PIN Number: 3229635362 ..... Pin assigned to Customer

Phone Number: 800 1212 ..... 888 Number for customer to call

How to use your Prepaid Phone Card.

I . Dial 888/800#

2 Enter PIN #

3 . At Prompt Dial number you're

10/3, K/25 (Item 20 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00745790 \*\*Image available\*\*

METHOD AND SYSTEM FOR TRANSFERRING TELECOMMUNICATION-TIME UNITS AMONG ACCOUNTS AND EXCHANGING SAME FOR GOODS AND SERVICES

PROCEDE ET SYSTEME DE TRANSFERT D'UNITES DE TEMPS DE TELECOMMUNICATION PARMI DES COMPTES ET ECHANGE DE CES UNITES CONTRES DES BIENS ET SERVICES

Patent Applicant/Assignee:

IMAGINE NETWORKS LLC, 324 East 48th Street, New York, NY 10018, US, US  
(Residence), US (Nationality)

Inventor(s):

KATZ Howard B, Imagine Networks, LLC, 324 East 48th Street, New York, NY 10018, US

BOERNER Daniel E, Imagine Networks, LLC, 324 East 48th Street, New York, NY 10018, US

Legal Representative:

GILMAN Philip A, Kramer Levin Naftalis & Frankel LLP, 919 Third Avenue, New York, NY 10022, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 2000059185 A1 20001005 (WO 0059185)

Application: WO 20000US1831 20000124 (PCT/WO US0001831)

Priority Application: US 99282972 19990331

Designated States: AE AL AM AT AU AZ BA BB BG BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14226

...International Patent Class: H04M-017/00

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... reach the current ubiquity of the present day telephone and ATM networks.

152 Iss  
END OFFICE  
mw FELEPHOW  
Amma QqcF 161  
151  
164  
SAM 1  
157  
mu Aw 156

---

**PREPAID**  
**PREPAID** CoAfVTrR PLA TTOW  
mmu 172 170  
**PREPAID** TEL, swTch 171

---

----  
FIGURE ID, PRIOR ART TELECOMMUNICATION SWITCH BASED  
**PREPAID** SYSTEM  
REoEAPnom OFFICE 202  
REO, MPnON QMCE  
202  
201  
+R  
72 W6  
R1  
203i  
CODE...name of data base and, where practicable, search terms used)  
EAST, WEST, STN  
search terms: **prepaid**, **pre @ paid**, purchase, buying, goods,  
merchandise  
C. DOCUMENTS CONSIDERED TO BE RELEVANT  
Category\* Citation of document, with...  
...of Patents and Trademarks  
Box PCT  
Washington, D.C. 20231  
Facsimile No. (703) 305-3230 Telephone No. (703) 308-7527  
Form PCT/ISA/210 (second sheet) (July 1992)\*

10/3, K/26 (Item 21 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00569891 \*\*Image available\*\*  
**METHOD AND SYSTEM FOR CHARGING OR RECHARGING AN ACCOUNT WITH A VALUE  
CORRESPONDING TO A SUM OF MONEY**  
**PROCEDE ET SYSTEME POUR CHARGER OU RECHARGER UN COMPTE AVEC UNE VALEUR  
CORRESPONDANT A UNE SOMME D'ARGENT**

Patent Applicant/Assignee:

SWISSCOM AG,  
MARTSCHITSCH Andreas,

Inventor(s):

MARTSCHITSCH Andreas,  
Patent and Priority Information (Country, Number, Date):

Patent: WO 2000033264 A1 20000608 (WO 0033264)  
Application: WO 98CH511 19981202 (PCT/WO CH9800511)  
Priority Application: WO 98CH511 19981202

Designated States: AL AM AT AT AU AZ BA BB BG BR BY CA CH CN CU CZ CZ DE DE  
DK DK EE EE ES FI FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK

SL TJ TM TR TT UA UG US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY  
KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
Publication Language: German  
Fulltext Word Count: 6357

International Patent Class: H04M-017/00 ...

English Abstract

...and a suitable reload system (6) for charging or recharging an account in a networked **prepaid** system and/or an SIM card (11) for a mobile **telephone** with a value corresponding to a sum of money. According to the invention said value...

...12, 66) is increased by said value corresponding to a sum of money. The mobile **telephone** (1) user sends out a USSD service message (9, 91) comprising a service code (92...

...determined, the corresponding security number is deactivated and the value concerned is credited to the **account**, for example by transmission of the defined **value** corresponding to a sum of money from a short-message service centre (7) to the...

...means of a SMS short message which is sent via a GSM or UMTS mobile **telephone** network.

10/3,K/27 (Item 22 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00565373 \*\*Image available\*\*

**MESSAGE COMMUNICATION CHARGING**  
**FACTURATION DES COMMUNICATIONS DE MESSAGES**

Patent Applicant/Assignee:

NOKIA NETWORKS OY,  
HERAJARVI Juha,  
LEHTO Tarmo,

Inventor(s):

HERAJARVI Juha,  
LEHTO Tarmo,

Patent and Priority Information (Country, Number, Date):

Patent: WO 2000028746 A2 20000518 (WO 0028746)  
Application: WO 99FI935 19991110 (PCT/WO FI9900935)  
Priority Application: FI 982440 19981110

Designated States: AE AL AM AT AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ CZ  
DE DE DK DK DM EE EE ES FI FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG  
KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD  
SE SG SI SK SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW GH GM KE LS MW  
SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR  
GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 6585

International Patent Class: H04M-017/00 ...

Fulltext Availability:

Claims

Claim

... t e r i z e d in that

the subscriber is a subscriber using **prepaid** connection time,  
a limit value is set for credit data,  
after an update, a check...

...if the account data is bigger  
than the limit value, and  
1 5 if the **account** data is smaller than the limit **value** , the use of  
**chargeable** message **communication** services is blocked from the  
subscriber.  
1 3. A method as claimed in claim 1...

...a r a c t e r i z e d in  
that the message **communication** bill retrieval and account data update  
is  
performed at predefined intervals.

4 A method as...

10/3,K/28 (Item 23 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00487361 \*\*Image available\*\*  
**COMMUNICATIONS SYSTEM AND A METHOD THEREFOR**  
**SYSTEME DE COMMUNICATIONS ET PROCEDE S'Y RAPPORTANT**  
Patent Applicant/Assignee:  
TELEFONAKTIEBOLAGET LM ERICSSON (publ),  
AHOLA Kalevi,  
Inventor(s):  
**AHOLA Kalevi**  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 9918713 A1 19990415  
Application: WO 98FI776 19981001 (PCT/WO FI9800776)  
Priority Application: FI 973884 19971003  
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US  
UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE  
CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN  
GW ML MR NE SN TD TG  
Publication Language: English  
Fulltext Word Count: 8530  
Inventor(s):  
**AHOLA Kalevi ...**  
Main International Patent Class: H04M-017/00  
Fulltext Availability:  
Detailed Description  
Claims

#### English Abstract

The present invention relates to a **communications** system and a method  
for the same. The invention relates further to a method and...

...calls and/or service, and an intelligent network. The method for paying  
calls in a **telecommunications** network is used in an intelligent network  
environment provided with user accounts for individual users...

...a loading service through a user interface operationally connected to  
the intelligent network, accomplishing a **loading** of a requested **amount**

of balance into a user **account** of an individual user by means of the user interface and the loading service. The...

...decreasing the requested amount from a record in the intelligent network indicating an amount of **prepaid** balance which said user has paid beforehand by buying a voucher or similar, said record being dedicated to said voucher or similar, and **loading** a corresponding **amount** of balance into the user **account** of the individual authorized user requesting the loading operation.

#### French Abstract

...des comptes utilisateurs pour des utilisateurs individuels. Ces comptes utilisateurs permettent d'effectuer des appels **prepayes** et/ou d'accéder à divers services. Ce procédé comprend des étapes visant à accéder...

...la somme voulue d'un registre du réseau intelligent qui indique la somme du solde **prepaye** que l'utilisateur a préalablement payée en achetant un bon ou autre titre analogue, le...

#### Detailed Description

... robberies.

More recent possibility to charge the calls beforehand is such that the operator sells **prepaid** calling cards including a desired amount of preloaded money for the calls (for a certain...

...the money has been spent the call becomes terminated.

Another possibility is to use such **prepaid** calling cards which are not provided with the magnetic strip or similar means for machine...

...has preloaded money for the calls. These cards may be e.g. so called PPMA ( **Pre - Paid** Mobile Access) service cards or scratch-surface calling cards either for ordinary telephones or for mobile phones. In view of these **prepaid** cards a reference is made to applicant's US patent Application Serial No. 08/836...

...for the calls made by a predefined telephone subscription or by means of a special **prepaid** card. The use of the **prepaid** cards enables the user to call from any phone whatsoever, and yet the call will...

...of money left either in a card or in the account associated to a certain **prepaid** calling card. In case there is no balance left, the call cannot be continued or...cards). In addition, a need exists for an improved solution for managing the functions of **prepaid** calls and/or services.

It is an object of the present invention to overcome the...

...of which it is possible for the subscriber to use all possible database records as **prepaid** services without any need for postbilling operations.

Another object of the present invention is to...

...arrangement by means of which the user is provided with a possibility to use a **prepaid** voucher or similar for loading more money or units to his/hers PCC ( **Prepaid** Calling Card) account. A still another object of the present invention is to provide a...

...empty.

~ 6 ~

further comprises the steps of determining the **prepaid** account number associated with the request and authenticating the **prepaid** account number.

10/3, K/29 (Item 24 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00443929

**PREPAY TELECOMMUNICATIONS SYSTEM**

**SYSTEME DE TELECOMMUNICATIONS A PREPAIEMENT**

Patent Applicant/Assignee:

NATIONAL TELEMANAGEMENT CORPORATION,

Inventor(s):

HANSON Daniel A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9834393 A2 19980806

Application: WO 98US2046 19980204 (PCT/WO US9802046)

Priority Application: US 97794463 19970204; US 97897507 19970721

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH  
DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR  
NE SN TD TG

Publication Language: English

Fulltext Word Count: 7473

Main International Patent Class: H04M-017/00

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... not need to remember or dial  
any authorization codes or personal identification numbers.

Further, customer **accounts** are immediately updated to reflect any **replenishing** transactions or **funds** expended by calls. Most importantly, by offering the **prepay** services of the present invention, the **telecommunications** carrier does not experience unnecessary credit exposure due to depleted funds or fraud.

Yet another...

Claim

... and

a plurality of replenishment units coupled to the clearinghouse for activating a customer prepay **account** and receiving **replenishing funds** to a customer **prepay account**.

4 The prepay telecommunications system, as set forth in claim 2, where the plurality of...and a plurality of replenishment units coupled to the clearinghouse for activating a customer prepay **account** and receiving **replenishing funds** to a customer **prepay account**.

23 The prepay telecommunications system, as set

forth in claim 21, where the plurality of...and a plurality of replenishment units coupled to the clearinghouse for activating a customer prepay account and receiving replenishing funds to a customer prepay account .

57 The prepay telecommunications system, as set forth in claim 55, where the plurality of...

10/3,K/30 (Item 25 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00399873 \*\*Image available\*\*

PREPAYMENT FOR WIRELESS TELEPHONE SERVICES BY MEANS OF SMART CARDS

PREPAIEMENT POUR SERVICES DE TELEPHONES SANS FIL AU MOYEN DE CARTES A PUCE

Patent Applicant/Assignee:

GEMPLUS S C A,

Inventor(s):

MARTINEAU Philippe,

LAMB George,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9740616 A1 19971030

Application: WO 97IB534 19970411 (PCT/WO IB9700534)

Priority Application: US 96634818 19960419; US 96738256 19961028

Designated States: AU BR CA JP NZ AT BE CH DE DK ES FI FR GB GR IE IT LU MC  
NL PT SE

Publication Language: English

Fulltext Word Count: 17531

Main International Patent Class: H04M-017/00

Fulltext Availability:

Detailed Description

Detailed Description

... Another aspect is when a SIM card is in a subscription mode, i.e. the **prepaid** only flag 26, is not set, a **prepaid** card may still be used. For example, if a person borrows another's cellular **telephone**, then the borrower may use his **prepaid** card to pay for some, all, or more of his **telephone** call. The borrower could insert into the handset a **prepaid** card, with for example a \$5 value. This **prepaid** card, for example of the type shown in Fig. 5, would then be read and...

...supervisory control module would interrogate the card data base. The card after validation would then **transfer** the **value** of that card to the lender's subscriber's **accounts**, i.e. the SIM subscription for a credit. This would appear on the bill of...

Set        Items        Description  
S1        12        AU=(AHOLA K? OR AHOLA, K?)  
S2        8337        PREPAY? OR (ADVANCE OR PRE OR BEFORE) (2N) (PAY? OR PAID) OR  
              PREPAID?  
S3        1436294        COMMUNICATION? OR TELECOMMUNICATION? OR TELEPHONE? OR PHON-  
              E?  
S4        49760        ACCOUNT? ?  
S5        85183        (TRANSFER? OR LOAD? OR DOWNLOAD? OR TRANSMI? OR MOVE? OR C-  
              HARG? OR RECHARG? OR REPLENISH?) (3N) (MONEY OR AMOUNT? OR FUND?  
              OR VALUE?)  
S6        405        S2 AND S3 AND S4  
S7        63        S6 AND S5  
S8        3        S1 AND S2  
S9        1082        S4(10N)S5  
S10        125        S9(20N)S3  
S11        19        (S7 OR S8 OR S10) AND IC=(H04M-017/00 OR H04M-000/00)  
? show file  
File 344:Chinese Patents Abs Aug 1985-2003/Mar  
      (c) 2003 European Patent Office  
File 347:JAPIO Oct 1976-2003/May (Updated 030902)  
      (c) 2003 JPO & JAPIO  
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200357  
      (c) 2003 Thomson Derwent  
File 371:French Patents 1961-2002/BOPI 200209  
      (c) 2002 INPI. All rts. reserv.

11/5/1 (Item 1 from file: 347)  
DIALOG(R) File 347:JAPIO  
(c) 2003 JPO & JAPIO. All rts. reserv.

07118289 \*\*Image available\*\*  
TELEPHONE SYSTEM, TELEPHONE DEVICE, AND CENTER DEVICE FOR PREPAID CARD USE

PUB. NO.: 2001-345957 [JP 2001345957 A]  
PUBLISHED: December 14, 2001 (20011214)  
INVENTOR(s): SANHONGI MASAO  
APPLICANT(s): CASIO COMPUT CO LTD  
APPL. NO.: 2000-163745 [JP 2000163745]  
FILED: May 31, 2000 (20000531)  
INTL CLASS: H04M-017/00 ; G06F-017/60; G07F-007/08; H04M-015/00

#### ABSTRACT

PROBLEM TO BE SOLVED: To increase the market value of a **telephone** system for a **prepaid** card use which settles a **communication** charge and commercial transaction by using a card such as a **prepaid** card, by widening its use range without limiting the user place of the card to the public installation place of a specific equipment.

SOLUTION: When the **prepaid** card 12 for **telephone** is loaded in a card reader provided to a **telephone** device 20, data on the callable rating magnetically recorded on the card 12 are read out and sent to a center device 30, and the data are added to the card rating of the corresponding **telephone** user managed by a user database on the center device 30, so that the database is updated. When the **telephone** **charge** is settled, the **amount** obtained by subtracting the amount of the card rating from the current **telephone** charge is billed and withdrawn from the bank **account** of the corresponding **telephone** user.

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11/5/2 (Item 2 from file: 347)  
DIALOG(R) File 347:JAPIO  
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06891993 \*\*Image available\*\*  
CHARGING SYSTEM

PUB. NO.: 2001-119502 [JP 2001119502 A]  
PUBLISHED: April 27, 2001 (20010427)  
INVENTOR(s): AOYAMA HARUMI  
ISHIGAKI SHOICHIRO  
JINGUJI MAKOTO  
APPLICANT(s): NTT DOCOMO INC  
APPL. NO.: 11-295764 [JP 99295764]  
FILED: October 18, 1999 (19991018)  
INTL CLASS: H04M-017/00 ; H04Q-007/38; H04M-015/00

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide a charging system that makes possible to use a **pre - paid** system using a **pre - paid** card or the like and a deferred payment system by charging to bank **account** or the like, with respect to an **account** settlement of a charge in the charging system.

SOLUTION: A service control center 12 manages a **telephone** number of a

mobile unit possessed by each user, i.e., a subscriber of a communication service, and a balance of pre - paid amount corresponding to the telephone number. When a transmission request comes from a mobile set of the user, a subscriber exchange 13 inquires of the service control center 12 about pre - paid information. When the result indicates that the mobile unit requesting the transmission receives the communication service by the pre - paid charge, the communication charge in response to the communication time or the like is deducted from the balance of the per-paid amount of the pre - paid card. When the balance of the pre - paid amount reaches '0', the charging method of the communication charge is switched from the pre - paid method into the deferred payment.

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11/5/3 (Item 3 from file: 347)

DIALOG(R)File 347:JAPIO

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03667250 \*\*Image available\*\*

PUBLIC TELEPHONE CHARGE ADJUSTMENT SYSTEM

PUB. NO.: 04-032350 [JP 4032350 A]  
PUBLISHED: February 04, 1992 (19920204)

INVENTOR(s): DOI YOSHIHIRO

APPLICANT(s): NEC CORP [000423] (A Japanese Company or Corporation), JP  
(Japan)

APPL. NO.: 02-138790 [JP 90138790]

FILED: May 29, 1990 (19900529)

INTL CLASS: [5] H04M-017/00

JAPIO CLASS: 44.4 ( COMMUNICATION -- Telephone )

JOURNAL: Section: E, Section No. 1202, Vol. 16, No. 204, Pg. 35, May  
15, 1992 (19920515)

#### ABSTRACT

PURPOSE: To avoid telephone overcharge by forming the system with a stored program control type exchange having a 2nd transmission means sending difference amount information and telephone number information to another station with the designated telephone number belonging thereto when it is discriminated that the designated telephone number belongs to the other station.

CONSTITUTION: A central processing unit 3 is provided with a talking charge adjusting section 31 which compares a talking charge with a deposited monetary amount and detects a difference monetary amount when the talking charge is less than the deposited monetary amount and with an adjustment information transmission section 32 sending the difference amount information and telephone number information. When the talking charge used for talking is less than the monetary account deposited by the user of a coin pre - paid type public telephone set 1, the difference is stored in a memory 43 corresponding to the telephone number designated by the user as an accounted monetary amount and the result is adjusted at charging collection processing. Thus, too much telephone charge imposition is avoided, in which the talking is implemented from the public telephone set by using a coin whose coin type cannot be adjusted.

11/5/4 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014930163    \*\*Image available\*\*  
WPI Acc No: 2002-750872/200281  
Related WPI Acc No: 2000-376026  
XRPX Acc No: N02-591337

Money transfer method for purchasing goods, services at POS, involves adding value to account of prepaid card forwarded to transfer initiator from beneficiary

Patent Assignee: FORTE V (FORT-I); HUNTER B D (HUNT-I); MCKENZIE K (MCKE-I); RISAFI N N (RISA-I); STANGLE B (STAN-I); WIGGINS J (WIGG-I); MASTERCARD INT INC (MAST-N)

Inventor: FORTE V; HUNTER B D; MCKENZIE K; RISAFI N N; STANGLE B; WIGGINS J ; FORTE V J C

Number of Countries: 100   Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200286676	A2	20021031	WO 2002US13123	A	20020423	200281 B
US 20030053609	A1	20030320	US 98181377	A	19981028	200323
			US 2001285726	P	20010423	
			US 2002128633	A	20020423	

Priority Applications (No Type Date): US 2001285726 P 20010423; US 98181377 A 19981028; US 2002128633 A 20020423

Patent Details:

Patent No	Kind	Lat	Pg	Main IPC	Filing Notes
WO 200286676	A2	E	53	G06F-000/00	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

US 20030053609	A1	H04M-015/00	CIP of application US 98181377
			Provisional application US 2001285726
			CIP of patent US 6473500

Abstract (Basic): WO 200286676 A2

NOVELTY - Two or more **prepaid** cards (100) storing associated **account**, are issued to a beneficiary. One of the received **prepaid** cards is forwarded to a **transfer** initiator. A **value** is added to the card **account** by the transfer initiator. The **prepaid** card is used by the beneficiary for purchasing goods or for withdrawing cash.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Financial transaction conducting system;
- (2) **Prepaid** card usage method; and
- (3) **Prepaid** card usage system.

USE - For **transferring** **money** from sender to beneficiary using **prepaid** card for purchasing goods and services such as **telephone** service at point-of-sale (POS) terminal, for electronic commerce, for cash withdrawal from ATM. Also used for payroll fulfillment including incentive, gift and promotion fulfillment, corporate relocation, for managing incentive programs to reward employees and dealers.

ADVANTAGE - The **prepaid** card transfer is secure, as the card user need not carry a large amount of cash. The **prepaid** card transfer is convenient to the beneficiary and the transfer initiator because only one of them must visit a card issue or **money transfer** agent and after the initial visit the need for them to return to the **money transfer** agent for subsequent **money transfer** is eliminated.

DESCRIPTION OF DRAWING(S) - The figure shows the components of the **prepaid** card usage system.

Prepaid cards (100)

pp; 53 DwgNo 1/10

Title Terms: MONEY; TRANSFER; METHOD; PURCHASE; GOODS; SERVICE; POS; ADD; VALUE; ACCOUNT ; PREPAYMENT ; CARD; FORWARDING; TRANSFER; INITIATE

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; H04M-015/00

International Patent Class (Additional): H04M-017/00

File Segment: EPI

11/5/5 (Item 2 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014929191 \*\*Image available\*\*

WPI Acc No: 2002-749900/200281

XRPX Acc No: N02-590577

Prepaid telecommunication account replenishment method in wireless telecommunication system, involves determining whether account has sufficient funds/credit to disburse the requested replenishment amount

Patent Assignee: BAGOREN S I (BAGO-I); ERTAS B (ERTA-I); KOCA C (KOCA-I); OZULKULU E S (OZUL-I); SERBETCIOGLU B S (SERB-I); TELENITY ILETISIM SISTEMLERI AS (TELE-N)

Inventor: BAGOREN S I; ERTAS B; KOCA C; OZULKULU E S; SERBETCIOGLU B S

Number of Countries: 092 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020115424	A1	20020822	US 2001788804	A	20010220	200281 B
WO 200282797	A2	20021017	WO 2002IB2070	A	20020214	200281

Priority Applications (No Type Date): US 2001788804 A 20010220

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20020115424 A1 6 H04M-011/00

WO 200282797 A2 E H04M-017/00

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CO CR CU CZ DE DK EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020115424 A1

NOVELTY - A short message service (SMS) message including requested replenishment amount and personal identification number or code number associated with **prepaid** wireless card is composed using a mobile unit (10) and transmitted to a **prepaid** payment server (18). The **prepaid** account is replenished, if the account is determined to have sufficient funds/credit to disburse the requested replenishment amount .

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) **Prepaid telecommunication account replenishment** notification method; and

(2) **Prepaid telecommunication account replenishing apparatus.**

USE - For replenishing **prepaid telecommunication account** in wireless **telecommunication system** such as cellular system, digital

communication system.

ADVANTAGE - Enables the user to replenish **prepaid telecommunication account** without wasting valuable time and without requiring credit or debit card, by using short message service.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of **prepaid telecommunication account** replenishment system.

Mobile unit (10)

Prepaid payment server (18)

pp; 6 DwgNo 1/2

Title Terms: PREPAYMENT ; TELECOMMUNICATION ; ACCOUNT ; REPLENISH; METHOD; WIRELESS; TELECOMMUNICATION ; SYSTEM; DETERMINE; ACCOUNT ; SUFFICIENT; FUND; CREDIT; REQUEST; REPLENISH; AMOUNT

Derwent Class: T01; T05; W01

International Patent Class (Main): H04M-011/00; H04M-017/00

File Segment: EPI

11/5/6 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014450017 \*\*Image available\*\*

WPI Acc No: 2002-270720/200232

XRPX Acc No: N02-210699

Refreshing prepaid account for wireless services, involves receiving data message to transfer funds from subscriber account to prepaid account and sending data message for directing fund transfer

Patent Assignee: NORTHERN TELECOM LTD (NELE ); NORTEL NETWORKS LTD (NELE )

Inventor: BALCOM R; OBHAN P

Number of Countries: 027 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1164777	A2	20011219	EP 2001304880	A	20010604	200232 B
CN 1329434	A	20020102	CN 2001120881	A	20010606	200232

Priority Applications (No Type Date): US 2000588368 A 20000606

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1164777 A2 E 17 H04M-017/00

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI TR

CN 1329434 A H04M-017/00

Abstract (Basic): EP 1164777 A2

NOVELTY - The method involves receiving a first data message to transfer funds from a subscriber account at a subscriber financial institution to the **prepaid account** at a network financial institution. A second data message is sent to the subscriber financial institution directing the funds to be transferred from the subscriber account to the **prepaid account**.

DETAILED DESCRIPTION - The first data message comprises of a passcode and a request for fund transfer. INDEPENDENT CLAIMS are also included for the following:

- (a) the computer program product for enabling subscriber to refresh **prepaid balance account** for wireless services;
- (b) the wireless network;
- (c) the **prepaid account** refresh system;
- (d) the receiver unit in the wireless network;
- (e) and the transmitting unit in the wireless network.

USE - Refreshing **prepaid** account for wireless services.  
ADVANTAGE - Convenient, easy, less cumbersome and less expensive to use when refreshing **prepaid** balance account in wireless telephone services. Enables subscribers to frequently refresh their accounts. Increases revenues received by wireless service providers. Can be performed in a network with mobility switch center (MSC) and off-board service platform coupled to MSC.

DESCRIPTION OF DRAWING(S) - The figure is a flowchart showing the control logic implemented in a network for refreshing **prepaid** account for wireless services.

pp; 17 DwgNo 2A/10

Title Terms: REFRESH; **PREPAYMENT** ; ACCOUNT ; WIRELESS; SERVICE; RECEIVE; DATA; MESSAGE; TRANSFER; FUND; SUBSCRIBER; ACCOUNT ; **PREPAYMENT** ; ACCOUNT ; SEND; DATA; MESSAGE; DIRECT; FUND; TRANSFER

Derwent Class: T01; T05; W01; W02

International Patent Class (Main): H04M-017/00

International Patent Class (Additional): G06F-009/44; H04M-003/42; H04M-011/00; H04Q-007/20

File Segment: EPI

11/5/7 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014423350 \*\*Image available\*\*

WPI Acc No: 2002-244053/200230

XRPX Acc No: N02-188881

Accounts crediting system e.g. for pre-pay mobile telephone account, transmits credit amount and associated identity code of user card, to mobile telephone service provider

Patent Assignee: CELLCOM LTD (CELL-N); VALUE TELECOM LTD (VALU-N)

Inventor: HUGHES R J; MIRFIN E A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2355134	A	20010411	GB 9923961	A	19991008	200230 B

Priority Applications (No Type Date): GB 9923961 A 19991008

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2355134	A	69		H04M-017/00	

Abstract (Basic): GB 2355134 A

NOVELTY - A communication unit transmits credit amount with associated identity code of user, to mobile telephone service provider. A database stores the credit amount with the identity code. The account associated with the specified identity code, is identified and paid.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) System for enabling crediting of pre - pay mobile telephone account ;
- (b) System for enabling topping up of funds;
- (c) Apparatus for facilitating crediting or topping up of funds;
- (d) Apparatus for crediting or topping up of pre - pay mobile telephone account ;
- (e) Package containing mobile telephone ;
- (f) Storage medium storing funds crediting or topping program;
- (g) Signal processor

USE - For crediting account such as pre - pay mobile telephone account , and also for purchasing petrol, groceries, magazines from retailer such as supermarket, petrol station. Also for payment of bills such as credit card bills, mail order catalog bills, council tax, water rates, TV license bills.

ADVANTAGE - Avoids the need for separate prompting for transmission of service code by transmitting both the credit amount and ID code simultaneously to service provider and thus facilitates crediting of accounts efficiently.

DESCRIPTION OF DRAWING(S) - The figures show flowchart explaining the operation of retail apparatus.

pp; 69 DwgNo 9/16

Title Terms: ACCOUNT ; SYSTEM; PRE; PAY; MOBILE; TELEPHONE ; ACCOUNT ; TRANSMIT; CREDIT; AMOUNT; ASSOCIATE; IDENTIFY; CODE; USER; CARD; MOBILE; TELEPHONE ; SERVICE

Derwent Class: T04; T05; W01

International Patent Class (Main): H04M-017/00

File Segment: EPI

11/5/8 (Item 5 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014351847 \*\*Image available\*\*

WPI Acc No: 2002-172548/200223

XRPX Acc No: N02-131036

Paying in credit to mobile telephone account involves user sending data to automatic payment machine identifying account , paying in amount to be credited, transfer to account manager

Patent Assignee: BERGMANN T (BERG-I)

Inventor: BERGMANN T

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 10029333	A1	20020103	DE 1029333	A	20000620	200223 B

Priority Applications (No Type Date): DE 1029333 A 20000620

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
DE 10029333	A1	7	G07F-019/00	

Abstract (Basic): DE 10029333 A1

NOVELTY - The method involves a user (21) sending data to an automatic payment machine identifying the account (43) and paying in an amount to be credited. The automatic payment machine (100) sets up a connection to the account manager (40) and communicates the payment, whereupon the account manager credits the identified account with the amount corresponding to the payment.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following: an automatic payment machine and a mobile telephone for implementing the method.

USE - For paying in a credit to a mobile telephone account.

ADVANTAGE - Enables a credit account for a mobile telephone to be conducted in a user-friendly manner.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic representation of the processes involved in paying in a credit to a mobile telephone account

user (21)

account (43)

automatic payment machine (100)  
account manager (40)  
pp; 7 DwgNo 1/1  
Title Terms: PAY; CREDIT; MOBILE; TELEPHONE; ACCOUNT; USER; SEND; DATA;  
AUTOMATIC; PAY; MACHINE; IDENTIFY; ACCOUNT; PAY; AMOUNT; CREDIT; TRANSFER  
; ACCOUNT; MANAGE  
Derwent Class: W01; W02  
International Patent Class (Main): G07F-019/00  
International Patent Class (Additional): G07F-007/00; H04M-017/00 ;  
H04Q-007/32  
File Segment: EPI

11/5/9 (Item 6 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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014113006 \*\*Image available\*\*  
WPI Acc No: 2001-597218/200167  
XRPX Acc No: N01-445271

Real-time top up of prepaid account - using existing, internet-based  
billing method, or electronic wallet, whereby prepaid account is  
uniquely identified, such as through mobile communication phone  
number

Patent Assignee: SIEMENS AG (SIEI ); HORN M (HORN-I); WOLF H (WOLF-I)

Inventor: HORN M; WOLF H

Number of Countries: 023 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200174974	A2	20011011	WO 2001DE1221	A	20010330	200167 B
EP 1269739	A2	20030102	EP 2001927627	A	20010330	200310
			WO 2001DE1221	A	20010330	
US 20030071115	A1	20030417	WO 2001DE1221	A	20010330	200329
			US 2001980174	A	20011129	
BR 200109641	A	20030422	BR 20019641	A	20010330	200330
			WO 2001DE1221	A	20010330	

Priority Applications (No Type Date): DE 1016237 A 20000331

Cited Patents: No-SR.Pub

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200174974 A2 G 13 G06F-013/00

Designated States (National): BR JP US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE TR

EP 1269739 A2 G H04M-017/00 Based on patent WO 200174974

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI  
LU MC NL PT SE TR

US 20030071115 A1 G06F-017/60

BR 200109641 A C10G-065/12 Based on patent WO 200174974

Abstract (Basic): WO 200174974 A

The method provides the user with two accounts , whereby one is  
used as prepaid account , such as for the use of communications  
services, and the other as electronic wallet, such as for buying over  
the internet.

An existing, internet-based billing method is used by the user to  
top up the prepaid account . The prepaid account is uniquely  
identified, such as through a mobile communication phone number, to  
enable the user to top up the prepaid account from the electronic

wallet.

ADVANTAGE - Provides immediate billing and money transfer .  
Provides fully automated process, i.e. without voucher sale person or  
call centre agent.

Dwg.1/1

Title Terms: REAL; TIME; TOP; UP; PREPAYMENT ; ACCOUNT ; EXIST; BASED;  
BILL; METHOD; ELECTRONIC; WALLET; PREPAYMENT ; ACCOUNT ; UNIQUE;  
IDENTIFY; THROUGH; MOBILE; COMMUNICATE; TELEPHONE ; NUMBER

Derwent Class: T01; T05; W01; W02

International Patent Class (Main): C10G-065/12; G06F-013/00; G06F-017/60;  
H04M-017/00

International Patent Class (Additional): G07F-019/00

File Segment: EPI

11/5/10 (Item 7 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014111981 \*\*Image available\*\*

WPI Acc No: 2001-596193/200167

XRPX Acc No: N01-444441

Recharging prepaid services via telephone call e.g. for transactions  
carried out over telephone using money held in pre - pay telephone  
transaction account

Patent Assignee: AIM BV (AIMA-N); RISSEMA W (RISS-I); SNIJDER T A J  
(SNIJ-I)

Inventor: RISSEMA W; SNIJDER T A J

Number of Countries: 093 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200148716	A1	20010705	WO 2000NL882	A	20001201	200167 B
AU 200127155	A	20010709	AU 200127155	A	20001201	200167
NL 1013732	C2	20010606	NL 991013732	A	19991202	200167
EP 1242983	A1	20020925	EP 2000990124	A	20001201	200271
			WO 2000NL882	A	20001201	
BR 200016060	A	20021231	BR 200016060	A	20001201	200309
			WO 2000NL882	A	20001201	
CN 1413341	A	20030423	CN 2000817775	A	20001201	200347

Priority Applications (No Type Date): NL 991013732 A 19991202

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200148716 A1 E 14 G07F-019/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE  
KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200127155 A G07F-019/00 Based on patent WO 200148716

NL 1013732 C2 G07F-019/00

EP 1242983 A1 E G07F-019/00 Based on patent WO 200148716

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI TR

BR 200016060 A G07F-019/00 Based on patent WO 200148716

CN 1413341 A G07F-019/00

Abstract (Basic): WO 200148716 A1

NOVELTY - A number of terminals are provided for recharging a  
prepaid value . The terminals are capable of setting up a connection

with a central processing unit via the **communication** network. Each terminal is capable of delivering to the central processing unit a payment message including a **recharge** of the **prepaid value**, a **telephone** number in respect of which the recharge is requested, and possibly a service provider code.

**USE** - For **recharging** a **prepaid value** in respect of a **telephone** connection, e.g. for transactions carried out over **telephone** using money held in **pre - pay telephone** transaction **account**.

**ADVANTAGE** - Shorter time to complete transaction.

**DESCRIPTION OF DRAWING(S)** - The drawing shows a schematic diagram of the system.

pp; 14 DwgNo 1/1

**Title Terms:** RECHARGE; **PREPAYMENT**; SERVICE; **TELEPHONE**; CALL; TRANSACTION; CARRY; **TELEPHONE**; MONEY; HELD; PRE; PAY; **TELEPHONE**; TRANSACTION; **ACCOUNT**

**Derwent Class:** T05; W01

**International Patent Class (Main):** G07F-019/00

**International Patent Class (Additional):** G07F-007/00; H04M-017/000

**File Segment:** EPI

11/5/11 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013795969 \*\*Image available\*\*

WPI Acc No: 2001-280180/200129

XRPX Acc No: N01-199680

**Method for automatic voice communication using prepaid cards**  
Patent Assignee: INTENT CO LTD (INTE-R); MUSSEL K M (MUSS-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
RU 2151469	C1	20000620	RU 99113176	A	19990629	200129 B

Priority Applications (No Type Date): RU 99113176 A 19990629

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
RU 2151469	C1			H04M-017/00	

Abstract (Basic): RU 2151469 C1

**NOVELTY** - Method involves establishing automatic voice communication after instruction from payment device, which provides **money transfer** between **account** of network number of user's device and **prepaid card account**. Device provides monitoring of transaction.

**USE** - Electric **communication**, in particular, for **telecommunication** systems and user payment for **communication** services.

**ADVANTAGE** - Increased field of services provided by voice **communication** systems, facilitated use and mobility due to possibility for calling user to control and distribute money between **account** of network number of calling party device and **accounts** of any **prepaid cards**, as well as between **accounts** of different types of **prepaid cards**.

pp; 0 DwgNo 1/1

**Title Terms:** METHOD; AUTOMATIC; VOICE; COMMUNICATE; **PREPAYMENT**; CARD

**Derwent Class:** T05; W01

**International Patent Class (Main):** H04M-017/00

International Patent Class (Additional): H04M-017/02  
File Segment: EPI

11/5/12 (Item 9 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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013430481 \*\*Image available\*\*  
WPI Acc No: 2000-602424/200057  
XRPX Acc No: N00-445734

**Pre-purchased amount accessing method involves accessing computer system by input device for several purchasing, transferring and redeeming unit-minutes**

Patent Assignee: IMAGINE NETWORKS LLC (IMAG-N)

Inventor: BOERNER D E; KATZ H B

Number of Countries: 090 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200059185	A1	20001005	WO 2000US1831	A	20000124	200057 B
AU 200026289	A	20001016	AU 200026289	A	20000124	200106
US 6424706	B1	20020723	US 99282972	A	19990331	200254

Priority Applications (No Type Date): US 99282972 A 19990331

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200059185	A1	E	47	H04M-001/56	

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200026289 A H04M-001/56 Based on patent WO 200059185  
US 6424706 B1 H04M-017/00

Abstract (Basic): WO 200059185 A1

NOVELTY - A computer system (343) includes **pre - paid** platform adaptor (336) and financial network adaptor (360). A remote input server communicates with the system. A subscriber input device controlled by subscriber is provided to access the input server. The system is accessed by input device for several purchasing, transferring and redeeming unit-minutes.

DETAILED DESCRIPTION - The unit-minutes having value associated with purchased amount of **telecommunication** time is convertible to **telecommunication** time equivalents for making **telephone** calls and value equivalent for uses other than making **telephone** calls. A database includes **account** information associated with subscriber, transaction processing protocol information associated with each **pre - paid** platform adaptor and financial network adaptor. The **account** information includes unique identification and accumulated amount of unit-minutes. An INDEPENDENT CLAIM is also included for pre-purchased amount accessing system.

USE - For utilizing credit availability of **pre - paid** card used for **telecommunication**, for goods or services and for purchasing by storing, exchanging, converting, **transferring** of stored **accounts** value over network and also for exchanging frequency-flyer credit, shopping-stamp premiums, **pre - paid** transportation tickets or badges or **telephone** card minutes.

ADVANTAGE - Facilitates **pre - paid** **telecommunication** time for

user other than making **telephone** calls. Provides services without constructing new financial and **telephone** networks, by using existing **telephone** and financial networks. Provides services without using new access device technology only by using existing technology including **telephone** e.g. cellular or digital wireless **telephone**. Enables customers to use deposit **account** value for acquiring **telecommunication** time by interfacing **pre - paid** **telecommunication** system and customers bank or financial institution **accounts**.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic representation of unit-minute system.

**Pre - paid** platform adaptor (336)  
Computer system (343)  
Financial network adaptor (360)  
pp; 47 DwgNo 3A/7

Title Terms: PRE; PURCHASE; AMOUNT; ACCESS; METHOD; ACCESS; COMPUTER; SYSTEM; INPUT; DEVICE; PURCHASE; TRANSFER; UNIT; MINUTE

Derwent Class: W01; W02

International Patent Class (Main): H04M-001/56; **H04M-017/00**

International Patent Class (Additional): H04M-015/06

File Segment: EPI

11/5/13 (Item 10 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013406996 \*\*Image available\*\*

WPI Acc No: 2000-578934/200054

XRPX Acc No: N00-428434

**Method of charging or recharging an account in a networked prepaid system or SIM card for a mobile telephone with a value corresponding to a sum of money**

Patent Assignee: SWISSCOM AG (SWIS-N)

Inventor: MARTSCHITSCH A

Number of Countries: 083 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200033264	A1	20000608	WO 98CH511	A	19981202	200054 B
AU 9912224	A	20000619	WO 98CH511	A	19981202	200054
			AU 9912224	A	19981202	

Priority Applications (No Type Date): WO 98CH511 A 19981202

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200033264 A1 G 28 G07F-007/08

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9912224 A G07F-007/08 Based on patent WO 200033264

Abstract (Basic): WO 200033264 A1

NOVELTY - The user of a mobile **telephone** transmits a USSD service message by means of the **telephone** (1). This message includes a service code (92) to identify a **money charge** service, and also a secret security number (93). The USSD service message is conveyed via the home location register (3) of the user to a reload system (6). The secret security number is validated by the reload system.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS also cover a system for carrying out the method.

USE - For recharging **pre - paid** mobile **telephones** .

ADVANTAGE - The **account** can be quickly, reliably and securely charged or recharged remotely using a mobile **telephone** e.g. using the short message service SMS facility.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of a **telephone** using the method.

**telephone** (1)

HLR (3)

processing module (5)

reload system (6)

signaling number (7)

SIM card (11)

memory (12)

display (13)

input (14)

program (15)

interworking device (61)

buffer memory (62)

validation module (63)

database (64)

**prepaid** billing module (65)

database (66)

log file (67)

processing module (69)

pp; 28 DwgNo 1/1

Title Terms: METHOD; CHARGE; RECHARGE; **ACCOUNT** ; **PREPAYMENT** ; SYSTEM;

CARD; MOBILE; **TELEPHONE** ; VALUE; CORRESPOND; SUM; MONEY

Derwent Class: T01; T05; W01; W02

International Patent Class (Main): G07F-007/08

International Patent Class (Additional): G07F-019/00; H04M-017/00

File Segment: EPI

11/5/14 (Item 11 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013192688 \*\*Image available\*\*

WPI Acc No: 2000-364561/200031

XRPX Acc No: N00-272817

Prepaid calls providing in mobile communication system, involves indicating calling time based on remaining balance after calculating call charge responding to user's individual code

Patent Assignee: TELEFONAKTIEBOLAGET ERICSSON L M (TELF )

Inventor: AHOLA K ; KESKITALO P; TIURI M

Number of Countries: 090 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200019702	A2	20000406	WO 99FI807	A	19990930	200031	B
FI 9802117	A	20000331	FI 982117	A	19980930	200031	
AU 9959872	A	20000417	AU 9959872	A	19990930	200035	
EP 1131945	A2	20010912	EP 99969876	A	19990930	200155	
			WO 99FI807	A	19990930		
CN 1376357	A	20021023	CN 99813898	A	19990930	200313	

Priority Applications (No Type Date): FI 982117 A 19980930

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200019702 A2 E 27 H04M-017/00

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

FI 9802117 A H04M-000/00

AU 9959872 A H04M-017/00 Based on patent WO 200019702

EP 1131945 A2 E H04M-007/00 Based on patent WO 200019702

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

CN 1376357 A H04M-007/00

Abstract (Basic): WO 200019702 A2

NOVELTY - Individual codes are provided to user and **prepaid** calling service, then call is established to the desired destination. Call charge is calculated in response to the individual code. Then, remaining call time is indicated on the basis of remaining balance in the account.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for arrangement for providing **prepaid** calls.

USE - In communication system e.g. for mobile communication.

ADVANTAGE - Limits maximum amount of calls and replier by amount of distributed unique or individual codes.

DESCRIPTION OF DRAWING(S) - The figure shows front view of mobile phone that displays information pertaining to remaining calling time.  
pp; 27 DwgNo 3/6

Title Terms: **PREPAYMENT** ; CALL; MOBILE; COMMUNICATE; SYSTEM; INDICATE; CALL; TIME; BASED; REMAINING; BALANCE; AFTER; CALCULATE; CALL; CHARGE; RESPOND; USER; INDIVIDUAL; CODE

Derwent Class: W01; W02

International Patent Class (Main): H04M-000/00 ; H04M-007/00; H04M-017/00

International Patent Class (Additional): H04L-012/14; H04M-003/487; H04M-015/18; H04Q-003/00

File Segment: EPI

11/5/15 (Item 12 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012481715 \*\*Image available\*\*

WPI Acc No: 1999-287823/199927

XRXPX Acc No: N99-214978

Paying calls and service in telecommunications network e.g. for telephones

Patent Assignee: TELEFONAKTIEBOLAGET ERICSSON L M (TELF )

Inventor: AHOLA K

Number of Countries: 082 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9918713	A1	19990415	WO 98FI776	A	19981001	199927 B
FI 9703884	A	19990404	FI 973884	A	19971003	199928
AU 9894429	A	19990427	AU 9894429	A	19981001	199936
EP 1021913	A1	20000726	EP 98947566	A	19981001	200037
			WO 98FI776	A	19981001	
CN 1273736	A	20001115	CN 98809850	A	19981001	200115
AU 753871	B	20021031	AU 9894429	A	19981001	200282

Priority Applications (No Type Date): FI 973884 A 19971003

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9918713 A1 E 31 H04M-017/00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

FI 9703884 A H04M-000/00

AU 9894429 A Based on patent WO 9918713

EP 1021913 A1 E H04M-017/00 Based on patent WO 9918713

Designated States (Regional): DE ES FR GB IT

CN 1273736 A H04M-017/00

AU 753871 B H04M-017/00 Previous Publ. patent AU 9894429

Based on patent WO 9918713

Abstract (Basic): WO 9918713 A1

NOVELTY - An intelligent network loading service is accessed through a user interface operationally connected to the intelligent network. A **loading** of a requested **amount** of balance into a user **account** of an individual user is accomplished by means of the user interface and the intelligent network loading service. The **loading** decreases the requested **amount** from a record in the intelligent network indicating an amount of **prepaid** balance which the individual user has paid beforehand by buying a voucher or similar. The record in the intelligent network is dedicated to the voucher or similar. A corresponding **amount** of balance is **loaded** into the user **account** of the individual authorized user requesting the loading operation.

DETAILED DESCRIPTION - An individual number string indicated by the **prepaid** voucher or similar is given to the intelligent network loading service through the user interface. The loading service has a specific database including the record defining the amount of the **prepaid** balance. A desired **amount** of balance is **loaded** from the record of the database to the user **account**. The correct record of the database is indicated by the number string. An INDEPENDENT CLAIM is included for an arrangement for paying calls and/or services, a **communications** system and a method in a **communications** network for accessing **communications** services.

USE - For **telephones**.

ADVANTAGE - Allows user of fixed **telephone** or mobile station to reload additional money on his/hers existing user **account**. Allows user to reload additional money on his/hers existing user **account** in real time by means of his **telephone** terminal so that the ongoing call can continue. Allows user to use all possible database records as **prepaid** services without any need for postbilling operations. Allows all subscriber related data in database of intelligent network.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic presentation of one arrangement according to the invention.

pp; 31 DwgNo 2/5

Title Terms: PAY; CALL; SERVICE; TELECOMMUNICATION ; NETWORK; TELEPHONE

Derwent Class: W01

International Patent Class (Main): H04M-000/00 ; H04M-017/00

International Patent Class (Additional): H04M-015/00; H04Q-003/00

File Segment: EPI

11/5/16 (Item 13 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011916660 \*\*Image available\*\*  
WPI Acc No: 1998-333570/199829

XRPX Acc No: N98-260328

Pre - paid transaction account funds regeneration unit - validates  
transaction instrument using PIN code to enable transfer of funds

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMEX-N)

Inventor: TASKETT J M

Number of Countries: 079 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9825237	A1	19980611	WO 97US20375	A	19971112	199829 B
AU 9876270	A	19980629	AU 9876270	A	19971112	199845
US 5991748	A	19991123	US 96760896	A	19961206	200002

Priority Applications (No Type Date): US 96760896 A 19961206

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9825237 A1 E 32 G07F-007/08

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU  
CZ DE DK EE ES FI GB GE GH HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT  
KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9876270 A G07F-007/08 Based on patent WO 9825237

US 5991748 A G06F-017/60

Abstract (Basic): WO 9825237 A

the unit is for regenerating a **prepaid phone** card having an account balance, and uses an integrated transaction card having **prepaid phone** card and transaction instrument features. It electronically establishes a **prepaid** call session by connecting a calling party with a host computer and third party and **transfers funds** from the transaction instrument to the **phone** card during the session. It issues a warning to the calling party when the **account** associated with the **prepaid phone** card is one minute from reaching a fund value of zero.

USE - Transaction card for buying goods and services, particularly **transferring funds** or **prepaying** transaction card and its associated memory **account**.

ADVANTAGE - Unit avoids user having to enter cumbersome amount of data from **telephone** and enables **account** balance to be regenerated more efficiently, effectively and with less risk of error.

Dwg.7/7

Title Terms: PRE; PAY; TRANSACTION; ACCOUNT ; FUND; REGENERATE; UNIT;  
VALID; TRANSACTION; INSTRUMENT; PIN; CODE; ENABLE; TRANSFER; FUND

Derwent Class: T05; W01

International Patent Class (Main): G06F-017/60; G07F-007/08

International Patent Class (Additional): H04M-017/00

File Segment: EPI

11/5/17 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011447416 \*\*Image available\*\*

WPI Acc No: 1997-425323/199739

XRPX Acc No: N97-354259

Real time payment service arrangement method for intelligent network - identifying customer calling service number and determining price of service and transmitting account and price information to payment service in dedicated network

Patent Assignee: TELECOM FINLAND OY (TELE-N); SONERA OY (SONE-N)

Inventor: ARMANEN M; AERMAENEN M

Number of Countries: 075 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9730543	A1	19970821	WO 97FI75	A	19970207	199739 B
FI 9600746	A	19970820	FI 96746	A	19960219	199747
AU 9716050	A	19970902	AU 9716050	A	19970207	199751
FI 101664	B1	19980731	FI 96746	A	19960219	199836
EP 885518	A1	19981223	EP 97902389	A	19970207	199904
			WO 97FI75	A	19970207	

Priority Applications (No Type Date): FI 96746 A 19960219

Cited Patents: DE 4412727; EP 698987; US 5301223; US 5321735; WO 9636192

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9730543 A1 E 17 H04M-015/00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9716050 A H04M-015/00 Based on patent WO 9730543

FI 101664 B1 H04M-015/00 Previous Publ. patent FI 9600746

EP 885518 A1 E H04M-015/00 Based on patent WO 9730543

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LT LU LV MC NL PT SE

FI 9600746 A H04M-000/00

Abstract (Basic): WO 9730543 A

The method involves directing a customer call to a service switching centre (10). A payment service centre (15) is connected to the switching centre. The payment unit acts as a payment terminal and transmits account data corresponding to a customer and a service provider.

The account data are sent to a payment service of a dedicated network connected to a telecommunication network. A payment transaction is made by transferring a monetary amount from the customer's account to a service provider account based upon charge information relating to a service.

ADVANTAGE - Avoids risk of making unauthorised charges on telecommunications account. Simple and effective. Direct link between customer and service provider.

Dwg.1/3

Title Terms: REAL; TIME; PAY; SERVICE; ARRANGE; METHOD; INTELLIGENCE; NETWORK; IDENTIFY; CUSTOMER; CALL; SERVICE; NUMBER; DETERMINE; PRICE; SERVICE; TRANSMIT; ACCOUNT; PRICE; INFORMATION; PAY; SERVICE; DEDICATE; NETWORK

Derwent Class: T05; W01

International Patent Class (Main): H04M-000/00 ; H04M-015/00

File Segment: EPI

DIALOG(R) File 350:Derwent WPIX  
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010621502 \*\*Image available\*\*

WPI Acc No: 1996-118455/199613

XRPX Acc No: N96-099069

**Subscriber accounting in mobile telephony system - storing and updating subscriber pre - payment on subscriber account at centralised billing location**

Patent Assignee: ALCATEL NV (COGE ); ALCATEL ALTECH TELECOMS PTY LTD (COGE )

Inventor: SHAW R G

Number of Countries: 006 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 698987	A2	19960228	EP 95113004	A	19950818	199613 B
ZA 9506867	A	19960529	ZA 956867	A	19950817	199628
EP 698987	A3	19970115	EP 95113004	A	19950818	199713

Priority Applications (No Type Date): ZA 946300 A 19940819

Cited Patents: No-SR.Pub; 1.Jnl.Ref; DE 4419651; EP 589757; GB 2171877; JP 6133086; US 5359642

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 698987	A2	E	4	H04M-015/00	

Designated States (Regional): DE FR GB IT SE

ZA 9506867 A 15 H04M-000/00

EP 698987 A3 H04M-015/00

Abstract (Basic): EP 698987 A

The method of subscriber accounting involves storing and updating subscriber **prepayments** on **accounts** at a central billing location. Subscriber calls are monitored and charges are levied against the **account**. Information relating to the **account** is transmitted to the subscriber. Pref., the information is shown on a display associated with a subscriber's **telephone**.

The accounting information includes credit remaining in either money or **telephone** usage units. **Pre - payment** is made by a subscriber against the **account** by transmission of payment information using the **telephone**. This information causes an automatic **transfer** of **funds** between **accounts**. Outgoing calls are prevented once the user's **account** is not in credit.

ADVANTAGE - Avoids need to post cheques for payment. Prevents outgoing calls if **account** is not in credit.

Dwg.1/1

Title Terms: SUBSCRIBER; **ACCOUNT** ; MOBILE; **TELEPHONE** ; SYSTEM; STORAGE; UPDATE; SUBSCRIBER; PRE; PAY; SUBSCRIBER; **ACCOUNT** ; CENTRE; BILL; LOCATE

Derwent Class: T05; W01

International Patent Class (Main): H04M-000/00 ; H04M-015/00

File Segment: EPI

11/5/19 (Item 16 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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010373783 \*\*Image available\*\*

WPI Acc No: 1995-275145/199536

XRPX Acc No: N95-210306

Prepaid telecommunication **system limited access service provision -**

using existing lines with switching network and computerised central switching network to establish billing system for sponsors

Patent Assignee: TELEOS INC (TELE-N)

Inventor: MOEN A J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5438615	A	19950801	US 94251732	A	19940531	199536 B

Priority Applications (No Type Date): US 94251732 A 19940531

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5438615	A	12		H04M-015/00	

Abstract (Basic): US 5438615 A

The method of operating a **telecommunication** system for providing a message service to a plurality of end-users involves using a system with **telecommunication** lines with a switching network and a computerised central switching station to establish a billing system for sponsors. An **account** is formed for each sponsor purchasing subsequent usage relating to one or more third party **telephone** numbers based on a predetermined bulk rate for consumption of user time over a reset time period. A user unit is distributed to each end user for calling the third party **telephone** numbers and providing the numbers to each end-user.

Each user provides at least one unique ID number. The central switching station permits a call of a preset message limit to be made by each end user to the third party **phone** number provided, based on the distributed user unit, accessed only by the end-users providing the requested ID. The caller is provided with a message in accordance with the preset message limit and the call is automatically terminated and the **account** sponsor is **charged** an appropriate time **amount**.

USE/ADVANTAGE - PIN-less system. Controlling, billing and blocking usage of **telecommunication** system.

Dwg.4/4

Title Terms: **PREPAYMENT** ; **TELECOMMUNICATION** ; **SYSTEM**; **LIMIT**; **ACCESS**; **SERVICE**; **PROVISION**; **EXIST**; **LINE**; **SWITCH**; **NETWORK**; **COMPUTER**; **CENTRAL**; **SWITCH**; **NETWORK**; **ESTABLISH**; **BILL**; **SYSTEM**

Derwent Class: W01

International Patent Class (Main): H04M-015/00

International Patent Class (Additional): H04M-001/56; H04M-017/00

File Segment: EPI